



Los Angeles County Other Postemployment Benefits Program

Actuarial Valuation of Other Postemployment Benefits

July 1, 2022

Prepared by:

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July 14, 2023

Board of Retirement
Los Angeles County Employees Retirement Association
300 North Lake Avenue, Suite 820
Pasadena, CA 91101

Re: July 1, 2022 Other Postemployment Benefits (OPEB) Actuarial Valuation

Dear Trustees of the Board:

As requested, we have prepared an actuarial valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County (County) workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. These health-related benefits are collectively referred to in this report as the Los Angeles County (County) Other Postemployment Benefits (OPEB) Program, or the "OPEB program". The major findings of the valuation are contained in this report. This report reflects the benefit provisions in effect as of July 1, 2022, and the retiree health plan premium rates in effect as of July 1, 2022 and July 1, 2023 received from Segal (LACERA's Health Care Benefits Consultant).

Milliman has developed certain models to estimate the values included in this report. The intent of the models was to estimate the assumed investment earnings, analysis of OPEB demographic assumptions, retiree health claim costs, and annual trends for retiree health benefits. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice (ASOP). In addition, the valuation results were developed using models intended for valuations that use standard actuarial techniques.

The models rely on data and information as input to the models. We have relied upon certain data and information listed below for this purpose and accepted it without audit. To the extent that the data and information provided is not accurate, or is not complete, the values provided in this report may likewise be inaccurate or incomplete.

In preparing this report, we relied, without audit, on information (some oral and some in writing) supplied by the County, LACERA, the Los Angeles County Superior Court (Superior Court), and Segal. This information includes, but is not limited to, benefit descriptions, membership data, and financial information. We found this information to be reasonably consistent and comparable with data used for other purposes. In some cases, where the census data was incomplete, we made assumptions as noted in Table C-10 of Appendix C. The valuation results depend on the integrity of this information. If any of this information is inaccurate or incomplete, our results may be different, and our calculations may need to be revised.

In developing these recommendations, we have reflected an estimate of fees associated with the Affordable Care Act (ACA), which was signed into law in March 2010 and subsequent regulations and acts. The OPEB assumptions will reflect changes in future valuations as regulations are released.

All costs, liabilities, rates of interest, health cost trend rates, and other factors under the OPEB program have been determined on the basis of actuarial assumptions and methods which are individually reasonable (taking into account the experience of the OPEB program and reasonable expectations); and which, in combination, offer a reasonable estimate of anticipated experience affecting the OPEB program. Further, in our opinion, the actuarial assumptions in the aggregate are reasonable and are related to the experience of the OPEB program and to reasonable expectations and represent a reasonable estimate of anticipated experience under the OPEB program.

We further certify that the assumptions and methods developed in this report satisfy Actuarial Standards Board (ASB) Standards of Practice, in particular, No. 6 (Measuring Retiree Group Benefit Obligations). The retirement benefit related to demographic and economic assumptions used in this report are based on those developed as a result of the 2022 Retirement Investigation of Experience study, dated January 6, 2023, and approved by LACERA's Board of Investments. The OPEB demographic and economic assumptions are based on the results of our 2020 OPEB Investigation of Experience, dated July 8, 2021. The assumptions used in the OPEB Investigation of Experience were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Cavanaugh Macdonald, LACERA's reviewing actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. Types of OPEB specific assumptions include initial enrollment, healthcare plan and tier selection, spouse age difference, and re-enrollment assumptions. These OPEB assumptions are combined for all of LACERA's agents. The investment rate of return assumptions differs by agent. The investment earnings assumption for the agents that are prefunding through LACERA's OPEB Trust is the expected return for the OPEB Trust. The investment earnings assumption for the agents that are not prefunding through LACERA's OPEB Trust have an investment earnings assumption of the County's general funds' expected return. The 2020 OPEB Investigation of Experience was reviewed and approved during LACERA's March 3, 2021 Board of Retirement Meeting.

OPEB specific assumptions that have been updated since the 2020 OPEB Investigation of Experience study include health cost trend rates updated with information from the July 1, 2023 renewals. These assumptions have been identified, evaluated, and agreed upon collaboratively by the actuaries and consultants currently representing the OPEB program stakeholders at the time including: Milliman, LACERA's actuary; Segal, LACERA's Health Care Benefits Consultant; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721. LACERA's Board of Retirement has the final decision regarding the appropriateness of the assumptions. The assumptions and methods are summarized in Appendix A.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: OPEB program experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and changes in OPEB program provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of future measurements.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs aside from what was included in the Segal July 1, 2022 and July 1, 2023 renewals. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

This July 1, 2022 OPEB valuation is for funding purposes. The data, assumptions and methods, OPEB program provisions as described in Appendix B of this report, and the funding goals serve as a basis for the separate GASB 75 disclosure report. Actuarial computations under Government Accounting Standards Board (GASB) Statement Numbers 74 and 75 are for purposes of fulfilling financial accounting requirements for LACERA, Los Angeles County, Superior Court, and SCAQMD (the agents) respectively. The GASB 75 disclosure report needs to meet the requirements of these standards which include but are not limited to a different discount rate and actuarial cost methodology. A discussion of GASB OPEB Statement 75 applicable to OPEB reporting is in Section 8. Determinations for purposes other than funding purposes may be significantly different from the results contained in this report. Accordingly, additional determinations may be needed for other purposes.

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The consultants who worked on this assignment are employee benefit actuaries. Milliman's advice is not intended to be a substitute for qualified legal or accounting counsel.

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein.

We would like to express our appreciation to LACERA staff members, Los Angeles County, SEIU Local 721, Segal, Rael & Letson, and Cheiron who gave substantial assistance on which this report is based.



We respectfully submit the following report and we look forward to discussing it with you.

Sincerely,

A handwritten signature in black ink that reads 'Robert L. Schmidt'.

Robert L. Schmidt, FSA, EA, MAAA
Principal and Consulting Actuary

A handwritten signature in red ink that reads 'Janet Jennings'.

Janet O. Jennings, ASA, MAAA
Consulting Actuary

RLS/JOJ/bh

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Section 1: Executive Summary

2022 Valuation Results

| Exhibit 1 | July 1, 2022 | July 1, 2021 |
|---|--------------|--------------|
| Actuarial Accrued Liability (\$ billions) | \$ 23.10 | \$ 21.16 |
| Less Assets | 2.39 | 2.31 |
| Unfunded Actuarial Accrued Liability | \$ 20.71 | \$ 18.85 |
| Normal Cost Rate | 7.26% | 6.78% |
| ADC as a Percentage of Payroll | 18.27% | 16.76% |

Overview

We are pleased to present the results of the July 1, 2022 annual actuarial valuation. Several key points from Exhibit 1 are summarized as follows:

- The Unfunded Actuarial Accrued Liability (UAAL) increased due to a combination of several factors, some of which were offsetting. These included increases due to the passage of time since our July 1, 2021 valuation, retirement demographic assumption losses, claim cost experience gains, trend assumption losses, other experience gains, and asset losses measured as of July 1, 2022.
- The Normal Cost and Actuarially Determined Contribution (ADC) increased as dollar amounts due to the factors mentioned above. These amounts also increased as a percentage of payroll because Normal Cost and ADC dollar amounts increased and payroll decreased.

Analysis of Change

Exhibit 2 illustrates the sources of change between the July 1, 2021 and July 1, 2022 valuations. The dollar figures are expressed in billions of dollars.

Section A: The expected one-year change represents expected changes in the UAAL and Normal Cost Rate (NCR) due to interest and benefit accruals, net of employer contributions in excess of benefits paid and expected investment return. The cost percentages are based on the assumed July 1, 2021 valuation payroll of \$8,981.7 million, increased by 3.25% per year (the payroll increase assumed at the time of the July 1, 2021 valuation) for one year to \$9,273.6 million (projected as of July 1, 2022).

Section B: The retirement experience study changes loss is a result of the updated retirement related assumptions from the 2022 Retirement Investigation of Experience study. The claim cost experience gain includes the impact of updated aging and morbidity factors. The trend assumption loss includes the impact of the July 1, 2023 premiums and the trend assumption changes which include inflation related adjustments. The July 1, 2023 premiums are based on premiums approved by the Board of Retirement on March 1, 2023 and received from Segal as of March 1, 2023. The "Other Experience" gain includes the impact of all other demographic and economic experience. Note there was a loss in the NC and ADC percentage of payroll because the payroll was less than expected and the Actuarial Accrued Liability (AAL) gain is more influenced by inactive members. There is an asset loss due to the actual investment returns being lower than assumed. The cost percentages in this section are based on the July 1, 2022 valuation payroll of \$8,939.4 million.

Milliman July 1, 2022 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 2: Analysis of Change
(All Dollar Amounts in Billions)

| Sources of Change | Actuarial Accrued Liability | (Assets) | Unfunded Actuarial Accrued Liability | Normal Cost Rate | ADC Percentage |
|---|--|-----------------|---|-----------------------------|---------------------------|
| A. July 1, 2021 Valuation | \$ 21.16 | \$ (2.31) | \$ 18.85 | 6.78% | 16.76% |
| Expected One-year Change | 1.14 | (0.52) | 0.62 | 0.00% | 0.00% |
| B. July 1, 2022 Valuation Expected | \$ 22.30 | \$ (2.83) | \$ 19.47 | 6.78% | 16.76% |
| Retirement Experience Study Changes | 0.57 | - | 0.57 | 0.29% | 0.60% |
| Claim Cost Experience | (0.52) | - | (0.52) | (0.15%) | (0.43%) |
| Trend Assumption (Gain)/Loss ⁽¹⁾ | 0.81 | - | 0.81 | 0.24% | 0.67% |
| Other Experience (Gain)/Loss | (0.06) | - | (0.06) | 0.10% | 0.44% |
| Asset (Gain)/Loss | - | 0.44 | 0.44 | 0.00% | 0.23% |
| C. July 1, 2022 Valuation | \$ 23.10 | \$ (2.39) | \$ 20.71 | 7.26% | 18.27% |

¹ Includes impact of July 1, 2023 renewals

Summary Valuation Results

Exhibit 3 provides a summary of the valuation results for the County, Superior Court, LACERA and the Outside Districts. The following key results are included in the table:

- The total Present Value of Future Benefits (PVB). The PVB is based on a projection of all benefits that are expected to be received in the future for all current members (active, vested, and retired) discounted to the valuation date. The projected benefit payments are discounted using the investment earnings assumption. For the agents that are prefunding into the OPEB Trust (County, Superior Court and LACERA) the investment earnings assumption is 6.00%. This is OPEB Trust's expected return. The Outside Districts are not prefunding into the OPEB Trust. Their investment earnings assumption is 2.30% based on the County's general fund expected return.
- The Present Value of Future Normal Costs (PVFNC). This is the value of the liability attributable to periods after the valuation date, according to the actuarial cost method which is Entry Age Normal (EAN). The PVFNC is the difference between the PVB and the Actuarial Accrued Liability.
- The Actuarial Accrued Liability (AAL). This amount represents the value of the liability that is accrued for periods prior to the valuation date, according to the EAN actuarial cost method.
- Assets. Since the OPEB program is partially funded, this is the asset balance as of July 1, 2022.
- The Actuarially Determined Contribution (ADC). At the direction of the plan sponsors, the ADC is based on the County Normal Cost Rate plus an open 30-year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL). It should be noted that the amortization does not cover interest on the UAAL; in other words, the UAAL will be expected to increase in the following year if all assumptions are met.

Milliman July 1, 2022 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 3: OPEB Benefit Liabilities and Costs¹
Summary of July 1, 2022 Valuation Results
(All Dollar Amounts in Millions)

| | County | Superior Court | LACERA | Outside Districts | Total |
|---|-------------|----------------|----------|-------------------|-------------|
| 1. Present Value of Future Benefits | \$ 29,579.2 | \$ 1,271.1 | \$ 103.6 | \$ 12.3 | \$ 30,966.2 |
| 2. Present Value of Future Normal Costs | 7,580.1 | 257.9 | 28.7 | 1.7 | 7,868.4 |
| 3. Actuarial Accrued Liability (1-2) | \$ 21,999.1 | \$ 1,013.2 | \$ 74.9 | \$ 10.6 | \$ 23,097.8 |
| 4. Assets | 2,327.4 | 55.9 | 10.8 | - | 2,394.1 |
| 5. Unfunded Actuarial Accrued Liability (3-4) | \$ 19,671.7 | \$ 957.3 | \$ 64.1 | \$ 10.6 | \$ 20,703.7 |
| 6. ADC ² | \$ 1,559.6 | \$ 67.9 | \$ 5.4 | \$ 0.5 | \$ 1,633.4 |
| 7. ADC expressed as a percentage of payroll | | | | | |
| Normal Cost | 7.28% | 6.92% | 5.54% | 14.29% | 7.26% |
| UAAL payment | 10.91% | 14.06% | 6.93% | 57.14% | 11.01% |
| Total | 18.19% | 20.98% | 12.47% | 71.43% | 18.27% |

¹ Net of Retiree Paid Premiums. May not match other Tables due to rounding.

² Normal cost and 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL).

Comparison of Results to Prior Valuation

Exhibit 4 provides a summary of key valuation results as of July 1, 2022 and July 1, 2021. The July 1, 2022 and July 1, 2021 results are based on an assumed 6.00% investment rate of return (discount rate) for the agents that are prefunding through the LACERA OPEB Trust (County, Superior Court, and LACERA) and an assumed 2.30% investment rate of return for the Outside Districts who are not prefunding through the LACERA OPEB Trust. The investment rate of return reflects the investment policy assumptions described in our 2020 OPEB Investigation of Experience study.

The following key results are included in Exhibit 4:

- A summary of total membership by type of member as of the valuation date.
- Total payroll as of the valuation date. The one-year decrease of 0.5% is lower than the anticipated one-year increase of 3.25%.
- The expected paid benefits for the first year following the valuation date. The one-year increase of 2.5% is less than the previously expected one-year increase of 4.0% due largely to lower than anticipated health care premiums. This is based on Table 6 in Section 7 of the July 1, 2021 valuation, which expected the 2021-2022 payment level of \$746.61 million to increase to \$776.50 million in 2022-2023 (as compared to the new expected 2022-2023 amount of \$765.0 million).
- The total Present Value of Future Benefits (PVB).
- The Actuarial Accrued Liability (AAL). The changes in AAL varied by member status and benefit type. The 9.2% overall increase is a result of the factors outlined in Exhibit 2.
- The Actuarially Determined Contribution (ADC). The ADC increased by 8.5% from \$1,505.1 to \$1,633.4 million. Since the ADC increased and payroll decreased, the ratio of ADC to payroll increased from 16.76% to 18.27%. As seen in the Analysis of Change in Exhibit 2, this percent-of-payroll increase is primarily due to the higher-than-expected health care trend and retirement experience study changes.
- Over fiscal year 2021/2022 the OPEB trust assets were assumed to increase with 6% investment returns increasing from \$2.31 billion on July 1, 2021 to an expected \$2.83 billion on July 1, 2022. The trust actually experienced a 2021/2022 investment return of about negative 12%, decreasing the actual July 1, 2022 assets to \$2.39 billion. This asset reduction played a part in the 9.8% increase in the Unfunded Actuarial Accrued Liability over 2021/2022.

Milliman July 1, 2022 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Exhibit 4: July 1, 2022 Summary of Liabilities and Cost
(All Dollar Amounts in Millions)

| | July 1, 2022 | July 1, 2021 | Percentage Change |
|--|--------------------|--------------------|-------------------|
| A. Total Membership | | | |
| 1. Active Members | 96,490 | 99,044 | (2.6%) |
| 2. Vested Terminated Members | 9,222 | 8,752 | 5.4% |
| 3. Retirees and Survivors (Medical Coverage) | 54,795 | 53,529 | 2.4% |
| 4. Total | <u>160,507</u> | <u>161,325</u> | (0.5%) |
| B. Valuation Payroll | \$ 8,939.4 | \$ 8,981.7 | (0.5%) |
| C. Projected Paid First-Year Benefits | \$ 765.0 | \$ 746.6 | 2.5% |
| D. Present Value of Future Benefits (PVB)¹ | \$ 30,966.2 | \$ 28,804.8 | 7.5% |
| E. Actuarial Accrued Liability by Member Group¹ | | | |
| 1. LA County Members | \$ 21,999.1 | \$ 20,153.0 | 9.2% |
| 2. Superior Court Members | 1,013.2 | 925.4 | 9.5% |
| 3. LACERA Members | 74.9 | 66.0 | 13.5% |
| 4. Outside District Members | 10.6 | 13.0 | (18.5%) |
| 5. Total | <u>\$ 23,097.8</u> | <u>\$ 21,157.4</u> | 9.2% |
| F. Actuarial Accrued Liability by Member Status¹ | | | |
| 1. Active Members | \$ 11,555.1 | \$ 10,406.0 | 11.0% |
| 2. Vested Terminated Members | 548.7 | 511.1 | 7.4% |
| 3. Retired Members | 10,994.0 | 10,240.3 | 7.4% |
| 4. Total | <u>\$ 23,097.8</u> | <u>\$ 21,157.4</u> | 9.2% |
| G. Actuarial Accrued Liability by Benefit Type¹ | | | |
| 1. Retiree Medical | \$ 17,643.2 | \$ 16,112.4 | 9.5% |
| 2. Retiree Dental/Vision | 1,121.7 | 1,070.2 | 4.8% |
| 3. Medicare Part B | 4,152.7 | 3,799.3 | 9.3% |
| 4. Retiree Death Benefit | 180.2 | 175.5 | 2.7% |
| 5. Total | <u>\$ 23,097.8</u> | <u>\$ 21,157.4</u> | 9.2% |
| H. Assets | \$ 2,394.1 | \$ 2,306.8 | 3.8% |
| I. Unfunded Actuarial Accrued Liability | \$ 20,703.7 | \$ 18,850.6 | 9.8% |
| J. Actuarially Determined Contribution (ADC) | | | |
| 1. Normal Cost | \$ 649.0 | \$ 608.7 | 6.6% |
| 2. UAAL payment ² | 984.4 | 896.4 | 9.8% |
| 3. Total | <u>\$ 1,633.4</u> | <u>\$ 1,505.1</u> | 8.5% |
| K. ADC expressed as a percentage of payroll | | | |
| 1. Normal Cost | 7.26% | 6.78% | 7.1% |
| 2. UAAL payment | 11.01% | 9.98% | 10.3% |
| 3. Total | <u>18.27%</u> | <u>16.76%</u> | 9.0% |

¹ Net of Retiree Paid Premiums

² 30 year level percentage of payroll amortization of the Unfunded Actuarial Accrued Liability (UAAL)

Funding Progress

The commitment to prefunding is based on the June 22, 2015 County budget policy, the November 20, 2015 LACERA funding policy, and the Superior Court funding policy communicated to LACERA on November 14, 2022. The County's policy is to increase the contributions by \$56 million each year until the ADC is reached and then the ADC would be contributed. The funded ratio is expected to increase gradually over time. However, the UAAL is expected to continue to increase due to the open 30-year amortization and not paying down the principal. The ADC is also expected to increase over time. The increases in the ADC are projected to be lower than what they would have been absent the ramp up of the OPEB trust contributions.

The funded status is not appropriate for assessing the sufficiency of plan assets to cover the potential costs of settling the liabilities. It is appropriate for calculating the amount of future ADCs.

Section 2: Actuarial Valuation as of July 1, 2022

A. Valuation Methodology

This is a valuation of the retiree medical, dental/vision, and death benefits covering the retired Los Angeles County, Superior Court, LACERA, and Outside District workers who also participate in the Los Angeles County Employees Retirement Association (LACERA) retirement benefits plan. This valuation is performed annually.

In analyzing the GASB liabilities and ADC, we were asked to divide the results into the following agents and agent groupings:

- LA County
- Superior Court
- LACERA
- LA County, Superior Court, and LACERA
- LA County, Superior Court, LACERA, and Outside Districts

The tables in this report present the unfunded liabilities, ADC, and projected benefit payments under the Entry Age Normal (EAN) cost method separately for each of the agents and agent groupings identified above. This method is described further in Appendix A. Due to the low number of members who have service with more than one agent, at the direction of the plan sponsors, the results do not reflect bifurcation of service between agents.

The tables are as follows:

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The actuarial assumptions and methods used in the valuation are summarized in Appendix A. The retirement benefit related demographic and economic assumptions used in this report are based on those developed for the June 30, 2022 valuation of the LACERA retirement benefit plan. The OPEB demographic and economic assumptions and methods are based on the results of our 2020 OPEB Investigation of Experience, dated July 8, 2021. These assumptions were identified, evaluated, and agreed upon collaboratively by the actuaries and consultants at the time representing the OPEB program stakeholders including: Milliman, LACERA's actuary; Segal, LACERA's Health Care Benefits Consultant; Cavanaugh Macdonald, LACERA's reviewing actuary; Cheiron, Los Angeles County's actuary; and Rael & Letson, actuary for SEIU Local 721.

The health-related assumptions used in the report were also agreed upon collaboratively by the following actuaries and consultants: Cheiron, Milliman, Rael & Letson, and Segal, and approved by the Board of

Retirement. Thus, the assumptions were the result of a collaborative effort by these various stakeholder groups.

Comprehensive medical benefits, dental/vision benefits, and death benefits are provided to all members, who retire and satisfy the eligibility requirements outlined in Appendix B. Retired Local 1014 members are eligible for the Local 1014 Firefighters' retiree medical plan as outlined in Appendix F. Eligibility for the County OPEB program is tied to benefit eligibility under the LACERA retirement benefits plan. Thus, all former employees receiving OPEB program benefits are also members in the retirement benefits plan.

Appendix B includes a description of healthcare Tier 1 and Tier 2.

The active and vested terminated member census data for each of the OPEB program member groups is summarized by the LACERA retirement benefit plan levels in Appendix C. The retiree and dependent data for each health plan and benefit group is also summarized in Appendix C.

A glossary of terms is provided in Appendix D. Summaries of health benefits are provided in Appendices E, F, G, and H.

Appendix I provides historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

B. Liabilities and Costs

Key Liability Descriptions

A discussion of GASB Statements No. 74 and 75 is in Section 8, Accounting and Annual Comprehensive Financial Report (ACFR) Information.

There are two measures of OPEB program liabilities, the Actuarial Present Value of Projected Total Benefits (PVB) and the Actuarial Accrued Liability (AAL).

The PVB is the present value of the future postemployment benefits payable to current active members and retirees. This value is net of future retiree contributions. The PVB is shown in Exhibit 4 above.

The AAL is the most important measure of liability because it is used to derive the Actuarially Determined Contribution (ADC) and disclosure values. The AAL is the portion of the PVB attributed to periods up to the measurement date. For this report, the AAL is determined under the Entry Age Normal actuarial cost method.

Table 1 in each agent's section below shows the membership as of July 1, 2021 and July 1, 2022. The AAL is summarized by member status and coverage (Medical, dental/vision, Medicare Part B, and Death benefit).

The AAL is shown in more detail in Table 2 of each agent's section subtitled by benefit type and member status.

Post-employment benefits are accrued during employment. Therefore, the costs are spread over the period from the date of hire to the date of termination or retirement. For current retirees and terminated vested members, the AAL is equal to the PVB since there is no future service to be rendered. For active members, the AAL is based on the portion of the PVB that is allocated to prior years based on the actuarial cost method. For the EAN method, the actuarial present value of the projected benefits of each individual is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit.

The portion of the PVB that is anticipated to be earned in the year following the valuation date is the Normal Cost (NC). The NC is shown in Table 2 of each agent's section.

Actuarially Determined Contribution

The ADC is made up of two components: Normal Cost (NC) and amortization of the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is the AAL net of assets. For purposes of this valuation, the UAAL is amortized on an open basis over 30 years as a level percentage of payroll. The amortization under this methodology is not sufficient to cover the interest on the UAAL which implies the amount of the UAAL is expected to increase over time. Even if the full ADC is contributed, it would not be sufficient to cover interest and the expected increase in the UAAL. Note this term, the ADC, is a calculated amount, and may or may not reflect the actual employer contributions towards funding the OPEB program benefits.

Table 3 of each agent's section details the ADC results as of July 1, 2022, the beginning of the 2022/2023 fiscal year.

Fiduciary Net Position

Table 4 in each agent's section provides the statement of changes in Fiduciary Net Position (FNP) or assets. OPEB Trust and Agency Fund activity is included.

Analysis of Change

Table 5 in each agent's section illustrates the source of change between the July 1, 2021 and the July 1, 2022 valuation.

Estimated Pay-As-You-Go Costs

Table 6 in each agent's section projects the estimated annual OPEB benefit pay-as-you-go costs, net of expected retiree paid premiums for the next ten years. The total projected pay-as-you-go costs are shown separately for medical, dental/vision, Medicare Part B, and retiree death benefits. The medical and dental/vision retiree contributions are also summarized. Finally, the net County paid benefits are shown. These are the total projected pay-as-you-go costs minus the retiree contributions.

Background on Accounting Requirements

GASB issued Statement No. 74 in June of 2015. This statement replaced GASB Statement No. 43. GASB also issued Statement No. 75 in June of 2015. This statement replaced GASB Statement No. 45. LACERA was required to adopt Statement No. 74 for the fiscal year ended June 30, 2017. For the County, LACERA, Superior Court, and Outside Districts, Statement No. 75 was required to be adopted for the fiscal year ended June 30, 2018. The requirements under GASB 74 and 75 necessitate separate disclosure reports from this funding valuation. Parts of this valuation, including the ADC, census, assumptions, and methods are utilized in the separate GASB 75 disclosure report.

The information in this report was prepared for the purpose of presenting OPEB funding and ACFR information. The actual funding of the OPEB program benefits may differ from the amounts used for accounting disclosure purposes. The investment return for the County, Superior Court and LACERA who are prefunding through the OPEB Trust, is the OPEB Trust expected return of 6.00%. The expected return for the Outside Districts is the investment earnings assumption of the County's general funds expected return of 2.30%.

Section 3: County Liabilities and Costs

The following tables show key results of the July 1, 2022 OPEB funding valuation for the County.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

Los Angeles County Other Post Employment Benefits Program

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: County
 (All Dollar Amounts in Millions)**

| | July 1, 2022 | July 1, 2021 | Percentage Change |
|--|--------------------|--------------------|----------------------|
| 1. Membership | | | |
| Active Members | 91,900 | 94,435 | (2.7%) |
| Vested Terminated Members | 8,576 | 8,107 | 5.8% |
| Retirees (Death Benefit) | 58,011 | 56,268 | 3.1% |
| Total | 158,487 | 158,810 | (0.2%) |
| Retirees and Survivors (Medical Coverage) | 52,007 | 50,814 | 2.3% |
| Retirees and Survivors (Dental/Vision Coverage) | 53,659 | 52,211 | 2.8% |
| Retirees and Survivors (Medicare Part B Coverage) | 35,980 | 35,131 | 2.4% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 10,486.5 | \$ 9,765.2 | 7.4% |
| Vested Terminated Members | 493.1 | 457.7 | 7.7% |
| Active Members | 11,019.5 | 9,930.1 | 11.0% |
| Total | \$ 21,999.1 | \$ 20,153.0 | 9.2% |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 16,829.9 | \$ 15,371.2 | 9.5% |
| Dental/Vision | 1,064.8 | 1,016.2 | 4.8% |
| Medicare Part B | 3,934.2 | 3,599.9 | 9.3% |
| Death Benefit | 170.2 | 165.7 | 2.7% |
| Total | \$ 21,999.1 | \$ 20,153.0 | 9.2% |

**Table 2: July 1, 2022 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County
 (All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|--------------------|-------------------|-------------------|-----------------|--------------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 8,596.1 | \$ 621.8 | \$ 1,779.0 | \$ 129.3 | \$ 11,126.2 |
| Vested Terminated Members | 576.4 | 33.5 | 117.1 | 5.6 | 732.6 |
| Active Members | 8,777.8 | 495.0 | 2,038.1 | 35.3 | 11,346.2 |
| Total | \$ 17,950.3 | \$ 1,150.3 | \$ 3,934.2 | \$ 170.2 | \$ 23,205.0 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 588.9 | \$ 50.8 | \$ - | \$ - | \$ 639.7 |
| Vested Terminated Members | 226.0 | 13.5 | - | - | 239.5 |
| Active Members | 305.5 | 21.2 | - | - | 326.7 |
| Total | \$ 1,120.4 | \$ 85.5 | \$ - | \$ - | \$ 1,205.9 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 8,007.2 | \$ 571.0 | \$ 1,779.0 | \$ 129.3 | \$ 10,486.5 |
| Vested Terminated Members | 350.4 | 20.0 | 117.1 | 5.6 | 493.1 |
| Active Members | 8,472.3 | 473.8 | 2,038.1 | 35.3 | 11,019.5 |
| Total | \$ 16,829.9 | \$ 1,064.8 | \$ 3,934.2 | \$ 170.2 | \$ 21,999.1 |
| 4. NC | | | | | |
| Total Benefits | \$ 598.2 | \$ 30.3 | \$ 120.2 | \$ 2.1 | \$ 750.8 |
| Retiree Paid Premiums | 120.4 | 6.3 | - | - | 126.7 |
| Net Agent Paid Benefits | \$ 477.8 | \$ 24.0 | \$ 120.2 | \$ 2.1 | \$ 624.1 |

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Los Angeles County Employees Retirement Association

Table 3: 2022-2023 Actuarially Determined Contribution (ADC): County
(All Dollar Amounts in Millions)

| | <u>County</u> |
|--|----------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 29,579.2 |
| Present Value of Future Normal Cost (PVFNC) | <u>7,580.1</u> |
| Actuarial Accrued Liability as of July 1, 2022 | \$ 21,999.1 |
| Fund Balance at July 1, 2022 | <u>2,327.4</u> |
| Unfunded Actuarial Accrued Liability | \$ 19,671.7 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 935.5 |
| 3. 2022 - 2023 Actuarially Determined Contribution (ADC) on July 1, 2022 | |
| Amortization of UAAL | \$ 935.5 |
| Normal Cost | <u>624.1</u> |
| Actuarially Determined Contribution (ADC) as of July 1, 2022 | \$ 1,559.6 |
| 4. July 1, 2022 Valuation Payroll | \$ 8,571.8 |
| 5. ADC as a Percentage of Valuation Payroll | 18.19% |

**Table 4: Statement of Changes in Fiduciary Net Position: County
 (All Dollar Amounts in Millions)**

| | | |
|--|----|---------|
| 1. Fund Balance as of July 1, 2021 | \$ | 2,235.8 |
| 2. Additions: | | |
| Employer Contributions | \$ | 1,071.0 |
| Investment and Miscellaneous Income | | (279.0) |
| Investment Expenses | | (1.4) |
| Total Additions | \$ | 790.6 |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.3) |
| Benefit Payments ⁽²⁾ | | (698.7) |
| Total Deductions | \$ | (699.0) |
| 4. Fund Balance as of June 30, 2022 | \$ | 2,327.4 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2022) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Los Angeles County Employees Retirement Association

Table 5: Analysis of Change: County

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2021 Valuation | \$ 20,153.0 | \$ (2,235.8) | \$ 17,917.2 | 6.81% | 16.72% |
| Expected One-year Change | 1,097.4 | (517.0) | 580.4 | 0.00% | 0.00% |
| B. July 1, 2022 Valuation Expected | \$ 21,250.4 | \$ (2,752.8) | \$ 18,497.6 | 6.81% | 16.72% |
| Retirement Experience Study Changes | \$ 527.8 | \$ - | 527.8 | 0.29% | 0.59% |
| Claim Cost Experience | (490.3) | - | (490.3) | (0.15%) | (0.43%) |
| Trend Assumption (Gain)/Loss ⁽³⁾ | 768.4 | - | 768.4 | 0.24% | 0.67% |
| Other Experience (Gain)/Loss | (57.2) | - | (57.2) | 0.09% | 0.41% |
| Asset (Gain)/Loss | - | 425.4 | 425.4 | 0.00% | 0.23% |
| C. July 1, 2022 Valuation | \$ 21,999.1 | \$ (2,327.4) | \$ 19,671.7 | 7.28% | 18.19% |

- (1) In millions of dollars
- (2) Expressed as a percentage of payroll
- (3) Includes impact of July 1, 2023 renewals

Table 6: Projected Paid Benefits by Type: County
 (All Dollar Amounts in Millions)

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2023 | \$ 628.15 | \$ 50.88 | \$ 90.78 | \$ 8.53 | \$ (44.83) | \$ (4.40) | \$ 729.11 |
| 6/30/2024 | 684.74 | 54.18 | 101.50 | 8.78 | (50.30) | (4.70) | 794.20 |
| 6/30/2025 | 746.57 | 56.98 | 111.84 | 9.04 | (56.12) | (4.96) | 863.35 |
| 6/30/2026 | 814.65 | 60.00 | 124.57 | 9.31 | (62.48) | (5.23) | 940.82 |
| 6/30/2027 | 879.22 | 62.95 | 138.69 | 9.59 | (68.34) | (5.49) | 1,016.62 |
| 6/30/2028 | 944.73 | 66.06 | 152.58 | 9.87 | (74.24) | (5.77) | 1,093.23 |
| 6/30/2029 | 1,003.42 | 69.23 | 165.93 | 10.15 | (79.99) | (6.05) | 1,162.69 |
| 6/30/2030 | 1,067.52 | 72.45 | 179.57 | 10.44 | (86.23) | (6.34) | 1,237.41 |
| 6/30/2031 | 1,133.33 | 75.65 | 194.19 | 10.74 | (92.48) | (6.63) | 1,314.80 |
| 6/30/2032 | 1,200.30 | 78.92 | 210.45 | 11.03 | (98.63) | (6.93) | 1,395.14 |

Projection Basis:

All assumptions are met

No future members are reflected

Section 4: Superior Court Liabilities and Costs

The following tables show key results of the July 1, 2022 OPEB funding valuation for Superior Court.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: Superior Court
 (All Dollar Amounts in Millions)**

| | July 1, 2022 | July 1, 2021 | Percentage Change |
|---|-------------------|-----------------|----------------------|
| 1. Membership | | | |
| Active Members | 4,200 | 4,202 | (0.0%) |
| Vested Terminated Members | 607 | 608 | (0.2%) |
| Retirees (Death Benefit) | 3,172 | 3,061 | 3.6% |
| Total | <u>7,979</u> | <u>7,871</u> | 1.4% |
| Retirees and Survivors (Medical Coverage) | 2,556 | 2,468 | 3.6% |
| Retirees and Survivors (Dental/Vision Coverage) | 2,628 | 2,528 | 4.0% |
| Retirees and Survivors (Medicare Part B Coverage) | 1,793 | 1,707 | 5.0% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 463.2 | \$ 432.2 | 7.2% |
| Vested Terminated Members | 53.3 | 51.0 | 4.5% |
| Active Members | 496.7 | 442.2 | 12.3% |
| Total | <u>\$ 1,013.2</u> | <u>\$ 925.4</u> | 9.5% |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 748.6 | \$ 681.7 | 9.8% |
| Dental/Vision | 52.7 | 50.0 | 5.4% |
| Medicare Part B | 202.7 | 184.8 | 9.7% |
| Death Benefit | 9.2 | 8.9 | 3.4% |
| Total | <u>\$ 1,013.2</u> | <u>\$ 925.4</u> | 9.5% |

**Table 2: July 1, 2022 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Superior Court
(All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|-----------------|----------------|-----------------|---------------|-------------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 373.1 | \$ 29.1 | \$ 87.2 | \$ 6.8 | \$ 496.2 |
| Vested Terminated Members | 56.7 | 3.4 | 12.0 | 0.5 | 72.6 |
| Active Members | 375.4 | 24.8 | 103.5 | 1.9 | 505.6 |
| Total | \$ 805.2 | \$ 57.3 | \$ 202.7 | \$ 9.2 | \$ 1,074.4 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 30.3 | \$ 2.7 | \$ - | \$ - | \$ 33.0 |
| Vested Terminated Members | 18.2 | 1.1 | - | - | 19.3 |
| Active Members | 8.1 | 0.8 | - | - | 8.9 |
| Total | \$ 56.6 | \$ 4.6 | \$ - | \$ - | \$ 61.2 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 342.8 | \$ 26.4 | \$ 87.2 | \$ 6.8 | \$ 463.2 |
| Vested Terminated Members | 38.5 | 2.3 | 12.0 | 0.5 | 53.3 |
| Active Members | 367.3 | 24.0 | 103.5 | 1.9 | 496.7 |
| Total | \$ 748.6 | \$ 52.7 | \$ 202.7 | \$ 9.2 | \$ 1,013.2 |
| 4. NC | | | | | |
| Total Benefits | \$ 20.3 | \$ 1.2 | \$ 4.8 | \$ 0.1 | \$ 26.4 |
| Retiree Paid Premiums | 3.7 | 0.3 | - | - | 4.0 |
| Net Agent Paid Benefits | \$ 16.6 | \$ 0.9 | \$ 4.8 | \$ 0.1 | \$ 22.4 |

**Table 3: 2022-2023 Actuarially Determined Contribution (ADC): Superior Court
 (All Dollar Amounts in Millions)**

| | <u>Superior Court</u> |
|--|-----------------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 1,271.1 |
| Present Value of Future Normal Cost (PVFNC) | <u>257.9</u> |
| Actuarial Accrued Liability as of July 1, 2022 | \$ 1,013.2 |
| Fund Balance at July 1, 2022 | <u>55.9</u> |
| Unfunded Actuarial Accrued Liability | \$ 957.3 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 45.5 |
| 3. 2022 - 2023 Actuarially Determined Contribution (ADC) on July 1, 2022 | |
| Amortization of UAAL | \$ 45.5 |
| Normal Cost | <u>22.4</u> |
| Actuarially Determined Contribution (ADC) as of July 1, 2022 | \$ 67.9 |
| 4. July 1, 2022 Valuation Payroll | \$ 323.6 |
| 5. ADC as a Percentage of Valuation Payroll | 20.98% |

**Table 4: Statement of Changes in Fiduciary Net Position: Superior Court
 (All Dollar Amounts in Millions)**

| | | |
|--|----|---------------|
| 1. Fund Balance as of July 1, 2021 | \$ | 62.2 |
| 2. Additions: | | |
| Employer Contributions | \$ | 30.6 |
| Investment and Miscellaneous Income | | (7.2) |
| Investment Expenses | | (0.1) |
| Total Additions | \$ | <u>23.3</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.1) |
| Benefit Payments ⁽²⁾ | | (29.5) |
| Total Deductions | \$ | <u>(29.6)</u> |
| 4. Fund Balance as of June 30, 2022 | \$ | 55.9 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2022) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: Superior Court

| Sources of Change | Actuarial Accrued Liability⁽¹⁾ | (Assets)⁽¹⁾ | Unfunded Actuarial Accrued Liability⁽¹⁾ | Normal Cost Rate⁽²⁾ | ADC Percentage⁽²⁾ |
|---|--|-------------------------------|---|---|---|
| A. July 1, 2021 Valuation | \$ 925.4 | \$ (62.2) | \$ 863.2 | 6.12% | 18.39% |
| Expected One-year Change | 44.6 | (4.7) | 39.9 | (0.02%) | 0.12% |
| B. July 1, 2022 Valuation Expected | \$ 970.0 | \$ (66.9) | \$ 903.1 | 6.10% | 18.51% |
| Retirement Experience Study Changes | 36.5 | - | 36.5 | 0.40% | 0.92% |
| Claim Cost Experience | (27.7) | - | (27.7) | (0.18%) | (0.58%) |
| Trend Assumption (Gain)/Loss ⁽³⁾ | 35.6 | - | 35.6 | 0.18% | 0.71% |
| Other Experience (Gain)/Loss | (1.2) | - | (1.2) | 0.42% | 1.27% |
| Asset (Gain)/Loss | - | 11.0 | 11.0 | 0.00% | 0.15% |
| C. July 1, 2022 Valuation | \$ 1,013.2 | \$ (55.9) | \$ 957.3 | 6.92% | 20.98% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2023 renewals

**Table 6: Projected Paid Benefits by Type: Superior Court
 (All Dollar Amounts in Millions)**

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2023 | \$ 28.09 | \$ 2.40 | \$ 4.45 | \$ 0.41 | \$ (2.35) | \$ (0.24) | \$ 32.76 |
| 6/30/2024 | 30.89 | 2.56 | 4.98 | 0.43 | (2.60) | (0.26) | 36.00 |
| 6/30/2025 | 33.62 | 2.71 | 5.53 | 0.44 | (2.85) | (0.27) | 39.18 |
| 6/30/2026 | 36.71 | 2.88 | 6.23 | 0.46 | (3.15) | (0.28) | 42.85 |
| 6/30/2027 | 40.02 | 3.05 | 7.00 | 0.48 | (3.39) | (0.29) | 46.87 |
| 6/30/2028 | 43.38 | 3.24 | 7.77 | 0.49 | (3.67) | (0.31) | 50.90 |
| 6/30/2029 | 46.36 | 3.44 | 8.58 | 0.51 | (3.91) | (0.32) | 54.66 |
| 6/30/2030 | 49.50 | 3.63 | 9.37 | 0.53 | (4.14) | (0.33) | 58.56 |
| 6/30/2031 | 52.72 | 3.83 | 10.27 | 0.55 | (4.41) | (0.35) | 62.61 |
| 6/30/2032 | 55.92 | 4.03 | 11.25 | 0.57 | (4.64) | (0.36) | 66.77 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 5: LACERA Liabilities and Costs

The following tables show key results of the July 1, 2022 OPEB funding valuation for LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: LACERA
 (All Dollar Amounts in Millions)**

| | July 1, 2022 | July 1, 2021 | Percentage Change |
|---|----------------|----------------|----------------------|
| 1. Membership | | | |
| Active Members | 384 | 400 | (4.0%) |
| Vested Terminated Members | 38 | 37 | 2.7% |
| Retirees (Death Benefit) | 204 | 190 | 7.4% |
| Total | <u>626</u> | <u>627</u> | (0.2%) |
| Retirees and Survivors (Medical Coverage) | 177 | 166 | 6.6% |
| Retirees and Survivors (Dental/Vision Coverage) | 177 | 166 | 6.6% |
| Retirees and Survivors (Medicare Part B Coverage) | 107 | 100 | 7.0% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 35.5 | \$ 31.6 | 12.3% |
| Vested Terminated Members | 2.3 | 2.4 | (4.2%) |
| Active Members | 37.1 | 32.0 | 15.9% |
| Total | <u>\$ 74.9</u> | <u>\$ 66.0</u> | 13.5% |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 56.7 | \$ 49.9 | 13.6% |
| Dental/Vision | 3.7 | 3.4 | 8.8% |
| Medicare Part B | 14.0 | 12.2 | 14.8% |
| Death Benefit | 0.5 | 0.5 | 0.0% |
| Total | <u>\$ 74.9</u> | <u>\$ 66.0</u> | 13.5% |

**Table 2: July 1, 2022 Actuarial Accrued Liability (AAL) and Normal Cost (NC): LACERA
 (All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|----------------|---------------|----------------|---------------|----------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 30.5 | \$ 2.1 | \$ 5.9 | \$ 0.4 | \$ 38.9 |
| Vested Terminated Members | 2.7 | 0.2 | 0.5 | - | 3.4 |
| Active Members | 29.2 | 1.8 | 7.6 | 0.1 | 38.7 |
| Total | \$ 62.4 | \$ 4.1 | \$ 14.0 | \$ 0.5 | \$ 81.0 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 3.2 | \$ 0.2 | \$ - | \$ - | \$ 3.4 |
| Vested Terminated Members | 1.0 | 0.1 | - | - | 1.1 |
| Active Members | 1.5 | 0.1 | - | - | 1.6 |
| Total | \$ 5.7 | \$ 0.4 | \$ - | \$ - | \$ 6.1 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 27.3 | \$ 1.9 | \$ 5.9 | \$ 0.4 | \$ 35.5 |
| Vested Terminated Members | 1.7 | 0.1 | 0.5 | - | 2.3 |
| Active Members | 27.7 | 1.7 | 7.6 | 0.1 | 37.1 |
| Total | \$ 56.7 | \$ 3.7 | \$ 14.0 | \$ 0.5 | \$ 74.9 |
| 4. NC | | | | | |
| Total Benefits | \$ 2.2 | \$ 0.1 | \$ 0.5 | \$ - | \$ 2.8 |
| Retiree Paid Premiums | 0.4 | - | - | - | 0.4 |
| Net Agent Paid Benefits | \$ 1.8 | \$ 0.1 | \$ 0.5 | \$ - | \$ 2.4 |

**Table 3: 2022-2023 Actuarially Determined Contribution (ADC): LACERA
 (All Dollar Amounts in Millions)**

| | LACERA |
|--|----------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 103.6 |
| Present Value of Future Normal Cost (PVFNC) | 28.7 |
| | \$ 74.9 |
| Actuarial Accrued Liability as of July 1, 2022 | 10.8 |
| Fund Balance at July 1, 2022 | 64.1 |
| Unfunded Actuarial Accrued Liability | \$ 64.1 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 3.0 |
| 3. 2022 - 2023 Actuarially Determined Contribution (ADC) on July 1, 2022 | |
| Amortization of UAAL | \$ 3.0 |
| Normal Cost | 2.4 |
| Actuarially Determined Contribution (ADC) as of July 1, 2022 | \$ 5.4 |
| 4. July 1, 2022 Valuation Payroll | \$ 43.3 |
| 5. ADC as a Percentage of Valuation Payroll | 12.47% |

**Table 4: Statement of Changes in Fiduciary Net Position: LACERA
 (All Dollar Amounts in Millions)**

| | | |
|--|-----------|--------------|
| 1. Fund Balance as of July 1, 2021 | \$ | 8.8 |
| 2. Additions: | | |
| Employer Contributions | \$ | 5.4 |
| Investment and Miscellaneous Income | | (1.1) |
| Investment Expenses | | - |
| Total Additions | <u>\$</u> | <u>4.3</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | - |
| Benefit Payments ⁽²⁾ | | (2.3) |
| Total Deductions | <u>\$</u> | <u>(2.3)</u> |
| 4. Fund Balance as of June 30, 2022 | \$ | 10.8 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2022) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

Note: LACERA's investment expenses are \$17,091 and administrative expenses are \$17,591 which fall below the rounding.

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Table 5: Analysis of Change: LACERA

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2021 Valuation | \$ 66.0 | \$ (8.8) | \$ 57.2 | 5.18% | 11.26% |
| Expected One-year Change | 4.1 | (3.7) | 0.4 | 0.06% | (0.14%) |
| B. July 1, 2022 Valuation Expected | \$ 70.1 | \$ (12.5) | \$ 57.6 | 5.24% | 11.12% |
| Retirement Experience Study Changes | 2.5 | - | 2.5 | 0.23% | 0.46% |
| Claim Cost Experience | (2.1) | - | (2.1) | 0.00% | (0.23%) |
| Trend Assumption (Gain)/Loss ⁽³⁾ | 2.6 | - | 2.6 | 0.23% | 0.69% |
| Other Experience (Gain)/Loss | 1.8 | - | 1.8 | (0.16%) | 0.43% |
| Asset (Gain)/Loss | - | 1.7 | 1.7 | 0.00% | 0.00% |
| C. July 1, 2022 Valuation | \$ 74.9 | \$ (10.8) | \$ 64.1 | 5.54% | 12.47% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2023 renewals

Table 6: Projected Paid Benefits by Type: LACERA
 (All Dollar Amounts in Millions)

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|------------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2023 | \$ 2.22 | \$ 0.16 | \$ 0.27 | \$ 0.02 | \$ (0.23) | \$ (0.02) | \$ 2.42 |
| 6/30/2024 | 2.43 | 0.17 | 0.30 | 0.03 | (0.27) | (0.02) | 2.64 |
| 6/30/2025 | 2.59 | 0.18 | 0.35 | 0.03 | (0.30) | (0.02) | 2.83 |
| 6/30/2026 | 2.78 | 0.20 | 0.39 | 0.03 | (0.33) | (0.02) | 3.05 |
| 6/30/2027 | 3.00 | 0.21 | 0.44 | 0.03 | (0.36) | (0.03) | 3.29 |
| 6/30/2028 | 3.23 | 0.22 | 0.50 | 0.03 | (0.40) | (0.03) | 3.55 |
| 6/30/2029 | 3.45 | 0.23 | 0.55 | 0.03 | (0.43) | (0.03) | 3.80 |
| 6/30/2030 | 3.72 | 0.25 | 0.60 | 0.04 | (0.47) | (0.03) | 4.11 |
| 6/30/2031 | 3.98 | 0.26 | 0.65 | 0.04 | (0.50) | (0.04) | 4.39 |
| 6/30/2032 | 4.31 | 0.28 | 0.70 | 0.04 | (0.54) | (0.04) | 4.75 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 6: County, Superior Court, and LACERA Liabilities and Costs

The following tables show key results of the July 1, 2022 OPEB funding valuation for the County, Superior Court, and LACERA.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| | July 1, 2022 | July 1, 2021 | Percentage Change |
|---|--------------------|--------------------|----------------------|
| 1. Membership | | | |
| Active Members | 96,484 | 99,037 | (2.6%) |
| Vested Terminated Members | 9,221 | 8,752 | 5.4% |
| Retirees (Death Benefit) | 61,387 | 59,519 | 3.1% |
| Total | <u>167,092</u> | <u>167,308</u> | (0.1%) |
| Retirees and Survivors (Medical Coverage) | 54,740 | 53,448 | 2.4% |
| Retirees and Survivors (Dental/Vision Coverage) | 56,464 | 54,905 | 2.8% |
| Retirees and Survivors (Medicare Part B Coverage) | 37,880 | 36,938 | 2.6% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 10,985.2 | \$ 10,229.0 | 7.4% |
| Vested Terminated Members | 548.7 | 511.1 | 7.4% |
| Active Members | 11,553.3 | 10,404.3 | 11.0% |
| Total | <u>\$ 23,087.2</u> | <u>\$ 21,144.4</u> | 9.2% |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 17,635.2 | \$ 16,102.8 | 9.5% |
| Dental/Vision | 1,121.2 | 1,069.6 | 4.8% |
| Medicare Part B | 4,150.9 | 3,796.9 | 9.3% |
| Death Benefit | 179.9 | 175.1 | 2.7% |
| Total | <u>\$ 23,087.2</u> | <u>\$ 21,144.4</u> | 9.2% |

**Table 2: July 1, 2022 Actuarial Accrued Liability (AAL) and Normal Cost (NC): County, Superior Court, and LACERA
(All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|--------------------|-------------------|-------------------|-----------------|--------------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 8,999.7 | \$ 653.0 | \$ 1,872.1 | \$ 136.5 | \$ 11,661.3 |
| Vested Terminated Members | 635.8 | 37.1 | 129.6 | 6.1 | 808.6 |
| Active Members | 9,182.4 | 521.6 | 2,149.2 | 37.3 | 11,890.5 |
| Total | \$ 18,817.9 | \$ 1,211.7 | \$ 4,150.9 | \$ 179.9 | \$ 24,360.4 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 622.4 | \$ 53.7 | \$ - | \$ - | \$ 676.1 |
| Vested Terminated Members | 245.2 | 14.7 | - | - | 259.9 |
| Active Members | 315.1 | 22.1 | - | - | 337.2 |
| Total | \$ 1,182.7 | \$ 90.5 | \$ - | \$ - | \$ 1,273.2 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 8,377.3 | \$ 599.3 | \$ 1,872.1 | \$ 136.5 | \$ 10,985.2 |
| Vested Terminated Members | 390.6 | 22.4 | 129.6 | 6.1 | 548.7 |
| Active Members | 8,867.3 | 499.5 | 2,149.2 | 37.3 | 11,553.3 |
| Total | \$ 17,635.2 | \$ 1,121.2 | \$ 4,150.9 | \$ 179.9 | \$ 23,087.2 |
| 4. NC | | | | | |
| Total Benefits | \$ 620.7 | \$ 31.6 | \$ 125.5 | \$ 2.2 | \$ 780.0 |
| Retiree Paid Premiums | 124.5 | 6.6 | - | - | 131.1 |
| Net Agent Paid Benefits | \$ 496.2 | \$ 25.0 | \$ 125.5 | \$ 2.2 | \$ 648.9 |

**Table 3: 2022-2023 Actuarially Determined Contribution (ADC): County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| | <u>Court, and LACERA Subtotal</u> |
|--|---------------------------------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 30,953.9 |
| Present Value of Future Normal Cost (PVFNC) | <u>7,866.7</u> |
| Actuarial Accrued Liability as of July 1, 2022 | \$ 23,087.2 |
| Fund Balance at July 1, 2022 | <u>2,394.1</u> |
| Unfunded Actuarial Accrued Liability | \$ 20,693.1 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.027 |
| UAAL Amortization Payment | \$ 984.0 |
| 3. 2022 - 2023 Actuarially Determined Contribution (ADC) on July 1, 2022 | |
| Amortization of UAAL | \$ 984.0 |
| Normal Cost | <u>648.9</u> |
| Actuarially Determined Contribution (ADC) as of July 1, 2022 | \$ 1,632.9 |
| 4. July 1, 2022 Valuation Payroll | \$ 8,938.7 |
| 5. ADC as a Percentage of Valuation Payroll | 18.27% |

**Table 4: Statement of Changes in Fiduciary Net Position: County, Superior Court, and LACERA
(All Dollar Amounts in Millions)**

| | | |
|--|----|----------------|
| 1. Fund Balance as of July 1, 2021 | \$ | 2,306.8 |
| 2. Additions: | | |
| Employer Contributions | \$ | 1,107.0 |
| Investment and Miscellaneous Income | | (287.3) |
| Investment Expenses | | (1.5) |
| Total Additions | \$ | <u>818.2</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.4) |
| Benefit Payments ⁽²⁾ | | (730.5) |
| Total Deductions | \$ | <u>(730.9)</u> |
| 4. Fund Balance as of June 30, 2022 | \$ | 2,394.1 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2022) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: County, Superior Court, and LACERA

| Sources of Change | Actuarial Accrued Liability⁽¹⁾ | (Assets)⁽¹⁾ | Unfunded Actuarial Accrued Liability⁽¹⁾ | Normal Cost Rate⁽²⁾ | ADC Percentage⁽²⁾ |
|---|--|-------------------------------|---|---|---|
| A. July 1, 2021 Valuation | \$ 21,144.4 | \$ (2,306.8) | \$ 18,837.6 | 6.78% | 16.75% |
| Expected One-year Change | 1,146.1 | (525.4) | 620.7 | 0.00% | 0.01% |
| B. July 1, 2022 Valuation Expected | \$ 22,290.5 | \$ (2,832.2) | \$ 19,458.3 | 6.78% | 16.76% |
| Retirement Experience Study Changes | 566.8 | - | 566.8 | 0.29% | 0.60% |
| Claim Cost Experience | (520.1) | - | (520.1) | (0.15%) | (0.43%) |
| Trend Assumption (Gain)/Loss ⁽³⁾ | 806.6 | - | 806.6 | 0.24% | 0.67% |
| Other Experience (Gain)/Loss | (56.6) | - | (56.6) | 0.10% | 0.44% |
| Asset (Gain)/Loss | - | 438.1 | 438.1 | 0.00% | 0.23% |
| C. July 1, 2022 Valuation | \$ 23,087.2 | \$ (2,394.1) | \$ 20,693.1 | 7.26% | 18.27% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2023 renewals

**Table 6: Projected Paid Benefits by Type: County, Superior Court, and LACERA
 (All Dollar Amounts in Millions)**

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2023 | \$ 658.45 | \$ 53.45 | \$ 95.50 | \$ 8.96 | \$ (47.41) | \$ (4.66) | \$ 764.29 |
| 6/30/2024 | 718.04 | 56.92 | 106.78 | 9.24 | (53.17) | (4.97) | 832.84 |
| 6/30/2025 | 782.78 | 59.88 | 117.72 | 9.51 | (59.28) | (5.25) | 905.36 |
| 6/30/2026 | 854.18 | 63.07 | 131.18 | 9.80 | (65.97) | (5.54) | 986.72 |
| 6/30/2027 | 922.25 | 66.21 | 146.13 | 10.09 | (72.09) | (5.81) | 1,066.78 |
| 6/30/2028 | 991.33 | 69.53 | 160.85 | 10.39 | (78.31) | (6.11) | 1,147.68 |
| 6/30/2029 | 1,053.23 | 72.90 | 175.06 | 10.70 | (84.33) | (6.41) | 1,221.15 |
| 6/30/2030 | 1,120.75 | 76.33 | 189.54 | 11.01 | (90.84) | (6.71) | 1,300.08 |
| 6/30/2031 | 1,190.01 | 79.75 | 205.12 | 11.32 | (97.39) | (7.01) | 1,381.80 |
| 6/30/2032 | 1,260.52 | 83.23 | 222.41 | 11.64 | (103.82) | (7.32) | 1,466.66 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 7: Total of All Agents Liabilities and Costs

The following tables show key results of the July 1, 2022 OPEB funding valuation for all the agents combined.

- Table 1 is a summary of the membership and Actuarial Accrued Liability (AAL).
- Table 2 shows the AAL and Normal Cost (NC) by membership type and benefit.
- Table 3 displays the development of the Actuarially Determined Contribution (ADC).
- Table 4 is the Statement of Changes in Fiduciary Net Position (FNP).
- Table 5 shows the gain/loss detail.
- Table 6 has the projected paid benefits by benefit type.

The following agents are included in this section:

Agencies that are prefunding the liability utilize a 6.00% investment earnings assumption, which is based on the projected return on the assets in the OPEB Trust.

- County
- Superior Court
- LACERA

Agencies that are not prefunding the liability utilize a 2.30% investment earnings assumption, which is based on the projected return on County general assets.

- South Coast Air Quality Management District (SCAQMD)
- Los Angeles County Office of Education (LACOE)
- Local Agency Formation Commission (LAFCO)
- Little Lake Cemetery District (LLCD)

The agencies not prefunding the liability represent 0.05% of the total Actuarial Accrued Liability.

**Table 1: Membership and Actuarially Accrued Liability (AAL) Summary: Total
 (All Dollar Amounts in Millions)**

| | July 1, 2022 | July 1, 2021 | Percentage Change |
|---|--------------------|--------------------|----------------------|
| 1. Membership | | | |
| Active Members | 96,490 | 99,044 | (2.6%) |
| Vested Terminated Members | 9,222 | 8,752 | 5.4% |
| Retirees (Death Benefit) | 61,460 | 59,613 | 3.1% |
| Total | <u>167,172</u> | <u>167,409</u> | (0.1%) |
| Retirees and Survivors (Medical Coverage) | 54,795 | 53,529 | 2.4% |
| Retirees and Survivors (Dental/Vision Coverage) | 56,519 | 54,981 | 2.8% |
| Retirees and Survivors (Medicare Part B Coverage) | 37,918 | 36,998 | 2.5% |
| 2. AAL Summary - Total Paid Benefits by Member Status | | | |
| Retirees and Survivors | \$ 10,994.0 | \$ 10,240.3 | 7.4% |
| Vested Terminated Members | 548.7 | 511.1 | 7.4% |
| Active Members | 11,555.1 | 10,406.0 | 11.0% |
| Total | <u>\$ 23,097.8</u> | <u>\$ 21,157.4</u> | 9.2% |
| 3. AAL Summary - Total Paid Benefits by Coverage | | | |
| Medical | \$ 17,643.2 | \$ 16,112.4 | 9.5% |
| Dental/Vision | 1,121.7 | 1,070.2 | 4.8% |
| Medicare Part B | 4,152.7 | 3,799.3 | 9.3% |
| Death Benefit | 180.2 | 175.5 | 2.7% |
| Total | <u>\$ 23,097.8</u> | <u>\$ 21,157.4</u> | 9.2% |

**Table 2: July 1, 2022 Actuarial Accrued Liability (AAL) and Normal Cost (NC): Total
 (All Dollar Amounts in Millions)**

| | Medical | Dental | Part B | Death | Total |
|---|--------------------|-------------------|-------------------|-----------------|--------------------|
| 1. AAL - Total Benefits | | | | | |
| Retirees and Survivors | \$ 9,007.8 | \$ 653.5 | \$ 1,873.5 | \$ 136.8 | \$ 11,671.6 |
| Vested Terminated Members | 635.8 | 37.1 | 129.6 | 6.1 | 808.6 |
| Active Members | 9,183.6 | 521.7 | 2,149.6 | 37.3 | 11,892.2 |
| Total | \$ 18,827.2 | \$ 1,212.3 | \$ 4,152.7 | \$ 180.2 | \$ 24,372.4 |
| 2. AAL - Retiree Paid Premiums | | | | | |
| Retirees and Survivors | \$ 623.8 | \$ 53.8 | \$ - | \$ - | \$ 677.6 |
| Vested Terminated Members | 245.2 | 14.7 | - | - | 259.9 |
| Active Members | 315.0 | 22.1 | - | - | 337.1 |
| Total | \$ 1,184.0 | \$ 90.6 | \$ - | \$ - | \$ 1,274.6 |
| 3. AAL - Agent Paid Benefits (1) - (2) | | | | | |
| Retirees and Survivors | \$ 8,384.0 | \$ 599.7 | \$ 1,873.5 | \$ 136.8 | \$ 10,994.0 |
| Vested Terminated Members | 390.6 | 22.4 | 129.6 | 6.1 | 548.7 |
| Active Members | 8,868.6 | 499.6 | 2,149.6 | 37.3 | 11,555.1 |
| Total | \$ 17,643.2 | \$ 1,121.7 | \$ 4,152.7 | \$ 180.2 | \$ 23,097.8 |
| 4. NC | | | | | |
| Total Benefits | \$ 620.8 | \$ 31.6 | \$ 125.5 | \$ 2.2 | \$ 780.1 |
| Retiree Paid Premiums | 124.5 | 6.6 | - | - | 131.1 |
| Net Agent Paid Benefits | \$ 496.3 | \$ 25.0 | \$ 125.5 | \$ 2.2 | \$ 649.0 |

**Table 3: 2022-2023 Actuarially Determined Contribution (ADC): Total
 (All Dollar Amounts in Millions)**

| | Total |
|--|-------------|
| 1. Unfunded Actuarial Accrued Liability (UAAL) | |
| Present Value of Benefits (PVB) | \$ 30,966.2 |
| Present Value of Future Normal Cost (PVFNC) | 7,868.4 |
| | \$ 23,097.8 |
| Actuarial Accrued Liability as of July 1, 2022 | 2,394.1 |
| Fund Balance at July 1, 2022 | 20,703.7 |
| Unfunded Actuarial Accrued Liability | \$ 20,703.7 |
| 2. Amortization of UAAL (Level % of Pay) | |
| Amortization Period (years) | 30.0 |
| Amortization Factor | 21.032 |
| UAAL Amortization Payment | \$ 984.4 |
| 3. 2022 - 2023 Actuarially Determined Contribution (ADC) on July 1, 2022 | |
| Amortization of UAAL | \$ 984.4 |
| Normal Cost | 649.0 |
| Actuarially Determined Contribution (ADC) as of July 1, 2022 | \$ 1,633.4 |
| 4. July 1, 2022 Valuation Payroll | \$ 8,939.4 |
| 5. ADC as a Percentage of Valuation Payroll | 18.27% |

**Table 4: Statement of Changes in Fiduciary Net Position: Total
 (All Dollar Amounts in Millions)**

| | | |
|--|----|----------------|
| 1. Fund Balance as of July 1, 2021 | \$ | 2,306.8 |
| 2. Additions: | | |
| Employer Contributions | \$ | 1,107.4 |
| Investment and Miscellaneous Income | | (287.3) |
| Investment Expenses | | (1.5) |
| Total Additions | \$ | <u>818.6</u> |
| 3. Deductions: | | |
| Administrative Expenses ⁽¹⁾ | \$ | (0.4) |
| Benefit Payments ⁽²⁾ | | (730.9) |
| Total Deductions | \$ | <u>(731.3)</u> |
| 4. Fund Balance as of June 30, 2022 | \$ | 2,394.1 |

Includes OPEB Trust activity and OPEB Custodial Fund employer contributions and benefit payments.

(1) These are expenses associated with administering the OPEB Trust.

(2) LACERA retiree healthcare operational administration (\$8 Per Contract Per Month in fiscal year ended 2022) is included in benefit payments. In the GASB Statement 75 report, the expenses associated with administering the OPEB Trust and these operational administration expenses are included in the administrative expenses, as required.

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Table 5: Analysis of Change: Total
(All Dollar Amounts in Billions)

| Sources of Change | Actuarial Accrued Liability ⁽¹⁾ | (Assets) ⁽¹⁾ | Unfunded Actuarial Accrued Liability ⁽¹⁾ | Normal Cost Rate ⁽²⁾ | ADC Percentage ⁽²⁾ |
|---|--|-------------------------|--|------------------------------------|----------------------------------|
| A. July 1, 2021 Valuation | \$ 21,157.4 | \$ (2,306.8) | \$ 18,850.6 | 6.78% | 16.76% |
| Expected One-year Change | 1,146.0 | (525.4) | 620.6 | 0.00% | 0.00% |
| B. July 1, 2022 Valuation Expected | \$ 22,303.4 | \$ (2,832.2) | \$ 19,471.2 | 6.78% | 16.76% |
| Retirement Experience Study Changes | 566.5 | - | 566.5 | 0.29% | 0.60% |
| Claim Cost Experience | (520.4) | - | (520.4) | (0.15%) | (0.43%) |
| Trend Assumption (Gain)/Loss ⁽³⁾ | 806.9 | - | 806.9 | 0.24% | 0.67% |
| Other Experience (Gain)/Loss | (58.6) | - | (58.6) | 0.10% | 0.44% |
| Asset (Gain)/Loss | - | 438.1 | 438.1 | 0.00% | 0.23% |
| C. July 1, 2022 Valuation | \$ 23,097.8 | \$ (2,394.1) | \$ 20,703.7 | 7.26% | 18.27% |

(1) In millions of dollars

(2) Expressed as a percentage of payroll

(3) Includes impact of July 1, 2023 renewals

Table 6: Projected Paid Benefits by Type: Total
 (All Dollar Amounts in Millions)

| Fiscal Year Ending | Medical Total | Dental/Vision Total | Medicare Part B | Death Benefit | Medical Retiree Contribution | Dental/Vision Retiree Contribution | Total Paid Benefits |
|-----------------------|---------------|------------------------|--------------------|---------------|------------------------------------|--|------------------------|
| 6/30/2023 | \$ 659.05 | \$ 53.50 | \$ 95.59 | \$ 8.99 | \$ (47.50) | \$ (4.67) | \$ 764.96 |
| 6/30/2024 | 718.62 | 56.96 | 106.87 | 9.26 | (53.25) | (4.98) | 833.48 |
| 6/30/2025 | 783.34 | 59.92 | 117.81 | 9.53 | (59.36) | (5.26) | 905.98 |
| 6/30/2026 | 854.72 | 63.11 | 131.28 | 9.82 | (66.05) | (5.55) | 987.33 |
| 6/30/2027 | 922.78 | 66.25 | 146.22 | 10.11 | (72.17) | (5.82) | 1,067.37 |
| 6/30/2028 | 991.84 | 69.57 | 160.94 | 10.41 | (78.38) | (6.12) | 1,148.26 |
| 6/30/2029 | 1,053.72 | 72.94 | 175.15 | 10.72 | (84.41) | (6.41) | 1,221.71 |
| 6/30/2030 | 1,121.21 | 76.37 | 189.63 | 11.03 | (90.91) | (6.72) | 1,300.61 |
| 6/30/2031 | 1,190.48 | 79.78 | 205.20 | 11.34 | (97.46) | (7.02) | 1,382.32 |
| 6/30/2032 | 1,260.97 | 83.26 | 222.49 | 11.65 | (103.88) | (7.33) | 1,467.16 |

Projection Basis:
 All assumptions are met
 No future members are reflected

Section 8: ACFR Information

**Los Angeles County Other Post Employment Benefits Program
 Schedule of Funding Progress**

(Dollars in Thousands)

| Valuation Date | Actuarial Value of Assets | Actuarial Accrued Liabilities | Unfunded Actuarial Accrued Liabilities (UAAL) | Funded Ratio | Covered Employee Payroll | UAAL as a Percentage of Covered Employee Payroll |
|-----------------------|----------------------------------|--------------------------------------|--|---------------------|---------------------------------|---|
| July 1, 2014 | \$483,800 | \$28,546,600 | \$28,062,800 | 1.7% | N/A | N/A |
| July 1, 2016 | 560,800 | 25,912,600 | 25,351,800 | 2.2% | N/A | N/A |
| July 1, 2017 | 742,900 | 26,300,800 | 25,557,900 | 2.8% | \$8,544,140 | 299.1% |
| July 1, 2018 | 941,010 | 21,066,800 | 20,125,790 | 4.5% | 8,954,417 | 224.8% |
| July 1, 2019 | 1,238,480 | 20,752,600 | 19,514,120 | 6.0% | 9,471,632 | 206.0% |
| July 1, 2020 | 1,492,600 | 21,302,700 | 19,810,100 | 7.0% | 9,813,912 | 201.9% |
| July 1, 2021 | 2,306,800 | 21,157,400 | 18,850,600 | 10.9% | 10,065,113 | 187.3% |
| July 1, 2022 | 2,394,100 | 23,097,800 | 20,703,700 | 10.4% | 10,269,429 | 201.6% |

Los Angeles County Other Post Employment Benefits Program
 Demographic Activity of Retired Members and Beneficiaries¹

(Dollars in Thousands)

| Valuation Date | Added to Rolls | | Removed From Rolls | | Rolls at End of Year | | Percentage Increase in Retiree Allowance | Average Annual Allowance |
|----------------|----------------|-------------------------------|--------------------|------------------|----------------------|------------------|--|--------------------------|
| | Member Count | Annual Allowance ² | Member Count | Annual Allowance | Member Count | Annual Allowance | | |
| July 1, 2010 | - | \$ - | - | \$ - | 43,936 | \$ 391,979 | - | \$ 8,922 |
| July 1, 2012 | 5,336 | 56,982 | (3,070) | (25,497) | 46,202 | 423,464 | 8.03% | 9,165 |
| July 1, 2014 | 5,335 | 89,205 | (3,369) | (29,925) | 48,168 | 482,744 | 14.00% | 10,022 |
| July 1, 2016 | 5,710 | 103,373 | (3,514) | (30,745) | 50,364 | 555,372 | 15.04% | 11,027 |
| July 1, 2017 | 3,229 | 41,266 | (1,839) | (18,052) | 51,754 | 578,586 | 4.18% | 11,180 |
| July 1, 2018 | 3,028 | 61,697 | (1,977) | (20,530) | 52,805 | 619,753 | 7.12% | 11,737 |
| July 1, 2019 | 3,259 | 71,970 | (1,996) | (22,487) | 54,068 | 669,237 | 7.98% | 12,378 |
| July 1, 2020 | 3,216 | 53,933 | (2,077) | (23,865) | 55,207 | 699,305 | 4.49% | 12,667 |
| July 1, 2021 | 3,431 | 53,821 | (2,353) | (28,386) | 56,285 | 724,740 | 3.64% | 12,876 |
| July 1, 2022 | 3,815 | 42,812 | (2,331) | (27,823) | 57,769 | 739,729 | 2.07% | 12,805 |

¹Includes medical, dental/vision, and Part B benefits

²Includes changes for continuing retirees and beneficiaries

Milliman July 1, 2022 OPEB Actuarial Valuation
Los Angeles County Employees Retirement Association

Los Angeles County Other Post Employment Benefits Program
Actuarial Analysis of Financial Experience - OPEB Program

(Dollars in Millions)

| | Valuation as of July 1 | | | | | | |
|---|-------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | <u>2016</u> | <u>2017</u> | <u>2018</u> | <u>2019</u> | <u>2020</u> | <u>2021</u> | <u>2022</u> |
| Prior Valuation Unfunded Actuarial Accrued Liability | \$ 28,063 | \$ 25,352 | \$ 25,558 | \$ 20,126 | \$ 19,514 | \$ 19,810 | \$ 18,851 |
| Expected Increase (Decrease) from Prior Valuation | 3,240 | 1,462 | 1,170 | 1,005 | 911 | 747 | 621 |
| Claim Costs Greater (Less) than Expected ¹ | (2,322) | (1,213) | (1,067) | (1,589) | (1,000) | (1,202) | 287 |
| Change in Assumptions ² | (3,385) | - | (6,936) | (35) | 314 | - | 567 |
| Change in Assets | 78 | (54) | (28) | 1 | 76 | (352) | 438 |
| All Other Experience ³ | (322) | 11 | 1,429 | 6 | (5) | (152) | (60) |
| Ending Unfunded Actuarial Accrued Liability | \$ 25,352 | \$ 25,558 | \$ 20,126 | \$ 19,514 | \$ 19,810 | \$ 18,851 | \$ 20,704 |

¹ This amount Includes the trend assumption change.

² In 2016, this amount includes the impact from Tier 2.

³ In 2018, this amount is mostly the impact of the Excise Tax.

**Los Angeles County Other Post Employment Benefits Program
 Actuary Solvency Test - OPEB Program**

(Dollars in Millions)

| Actuarial Valuation Date | Actuarial Accrued Liabilities for | | | Actuarial Value of Valuation Assets | Portion of Actuarial Accrued Liability Covered by Assets | | |
|--------------------------------|---------------------------------------|---|--|--|---|-----|-----|
| | Active Member Contributions (A) | Retirees and Beneficiaries ¹ (B) | Active Members (Employer Financed Portion) (C) | | (A) | (B) | (C) |
| July 1, 2012 | \$ - | \$ 10,681 | \$ 16,272 | \$ - | N/A | 0% | 0% |
| July 1, 2014 | - | 11,791 | 16,756 | 484 | N/A | 4% | 0% |
| July 1, 2016 | - | 11,365 | 14,548 | 561 | N/A | 5% | 0% |
| July 1, 2017 | - | 11,640 | 14,661 | 743 | N/A | 6% | 0% |
| July 1, 2018 | - | 10,108 | 10,959 | 941 | N/A | 9% | 0% |
| July 1, 2019 | - | 10,260 | 10,493 | 1,239 | N/A | 12% | 0% |
| July 1, 2020 | - | 10,597 | 10,706 | 1,493 | N/A | 14% | 0% |
| July 1, 2021 | - | 10,751 | 10,406 | 2,307 | N/A | 21% | 0% |
| July 1, 2022 | - | 11,543 | 11,555 | 2,394 | N/A | 21% | 0% |

¹ Includes vested former members.

Discussion of the Transition from Cost Sharing to Agent

There are two types of plan structures: Cost Sharing and Agent. LACERA began funding and accounting reporting under a Cost Sharing plan in 2006. In the cost sharing structure, there is no attribution of liabilities, costs, and assets to individual employers for funding purposes. This was appropriate while the employers were not prefunding.

An OPEB Trust was established so that the County, Superior Court, and LACERA could prefund the OPEB costs. Separate accounts are maintained for each employer. This OPEB Trust meets the three GASB requirements:

1. Contributions are irrevocable
2. Assets are dedicated to retiree benefits
3. Assets are legally protected from creditors

Each employer may have a different prefunding schedule where employers could prefund different amounts at different times. To ensure assets are designated to each employer's costs and liabilities, the decision was made to change from a cost sharing structure to an agent plan structure. Under this arrangement the assets are partitioned according to each employer's funding actions.

The Transition timeline is as follows where the GASB Disclosure dates are the reporting dates:

| <u>LACERA OPEB Report</u> | <u>Last Year with Cost Sharing Structure</u> | <u>First Year with Agent Structure</u> |
|---------------------------|--|--|
| Funding Valuation | July 1, 2017 | July 1, 2018 |
| GASB 74 Disclosure Report | June 30, 2018 | N/A |
| GASB 75 Disclosure Report | June 30, 2019 | June 30, 2020 |

Discussion of GASB Statements No. 74 and 75

On June 2, 2015, GASB approved Statement Numbers 74 and 75.

GASB Statement Number 74, *Financial Reporting for Postemployment Benefit Plans Other Than Pension Plans*, addresses reporting by OPEB plans that administer benefits on behalf of governments and replaces GASB Statement Number 43.

The effective date for this statement is applicable to LACERA's fiscal year reporting period ending June 30, 2017. Milliman prepared LACERA's first GASB 74 disclosure report issued on September 27, 2017 and was based on the July 1, 2016 OPEB valuation, measurement date of June 30, 2017 and reporting date of June 30, 2017. The second GASB 74 disclosure report was based on the July 1, 2017 OPEB valuation, measurement date of June 30, 2018 and reporting date of June 30, 2018. Due to the change from cost sharing to agent, the GASB 74 report with a reporting date of June 30, 2019 and thereafter no longer includes actuarial information. LACERA has determined an actuarial GASB 74 report under an agent structure is not necessary.

GASB Statement Number 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*, addresses reporting by governments that provide OPEB to their employees and for governments that finance OPEB for employees of other governments and replaces GASB Statement Number 45. Though the effective date is one year later than GASB Statement Number 74, the first GASB 75 disclosure report was based on the July 1, 2016 OPEB valuation with a measurement date of June 30, 2017 and a reporting date of June 30, 2018. This timing pattern is maintained for the GASB 75 disclosure reports. This June 30, 2022 valuation will be the basis for the GASB 75 disclosure report with a measurement date of June 30, 2023 and a reporting date of June 30, 2024.

Some of the highlights of the GASB Statements 74 and 75 are as follows:

- The balance sheet liability is the full Net OPEB Liability (NOL) rather than the Net OPEB Obligation. The NOL is more closely aligned with the UAAL.
- The annual OPEB expense is likely to be more volatile from year to year than the ADC because there will be faster recognition of OPEB expenses.
- The discount rate development is based on a blended rate equivalent of the long-term expected rate of return on assets and a 20-year tax-exempt municipal bond yield or index rate.
- The Entry Age Normal actuarial cost method is required.

Appendix A: Actuarial Procedures and Assumptions

The actuarial procedures and assumptions used in this valuation are described in this section. Where applicable, the same assumptions are used for the LACERA postemployment health and death benefit program as for the LACERA retirement benefits. The assumptions that overlap with the LACERA retirement benefits plan assumptions were reviewed and changed June 30, 2022, as a result of the 2022 triennial Retirement Benefit Investigation of Experience Study, approved by the Board of Investments in December 2022. These assumptions are consistent with the June 30, 2022 retirement funding valuation. The investment earnings assumptions are OPEB-specific and were reviewed and changed June 30, 2020 as a result of the 2020 OPEB Experience Study. For agents that are prefunding into LACERA's OPEB Trust, the expected return of the assets of the OPEB Trust is based on the asset allocation approved in the December 2017 Board of Investments meeting, which is a different asset allocation from the one used for the retirement benefits plan. LACERA conducts an asset allocation study every three years, and a new one was completed in 2021 and is being implemented. Milliman reviewed the new investment policy and decided a change in the target allocation did not require a change in the investment earnings assumption for this funding valuation. The investment earnings assumption for agents that are not prefunding into LACERA's OPEB Trust is based on the expected return from the County's general assets in the 2020 OPEB Experience Study. The OPEB-specific assumptions other than premiums, claim costs, aging, and trend were changed as a result of the 2020 OPEB Investigation of Experience Study approved in the March 2021 Board of Retirement meeting. The premiums, claim costs, aging, and trend updated with the 2023-2024 annual medical and dental plan rate renewals are updated in this Appendix A.

The actuarial assumptions used in both the retirement benefits plan and OPEB program actuarial valuation are intended to estimate the future experience of the members eligible for benefit payments and the projected benefit flow and anticipated investment earnings. Any variations in future experience from that expected from these assumptions will result in corresponding changes in the estimated costs of the benefits.

Table A-1 summarizes the assumptions. The general wage increase, inflation, and retirement specific demographic assumptions were developed in the 2022 retirement benefits experience study. Nearly all of the OPEB specific demographic and investment earnings assumptions were developed in the 2020 OPEB experience study report. The claim costs and health cost trend assumptions with the 2023-2024 annual medical and dental plan rate renewals were updated in the July 1, 2022 OPEB funding valuation.

Retirement Benefit Assumptions

Tables A-2 and A-3 show how members are expected to leave retired status due to death. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Table A-4 presents the probability of a refund of retirement benefit contributions upon termination of employment while vested. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Table A-5 presents the general wage increase of 3.25% per annum. This was developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study.

Tables A-6 to A-13 present the probabilities of separation of active service. These were developed from the experience as measured by the 2022 Retirement Benefit Investigation of Experience Study. These are the probabilities a member will leave active employment for various reasons.

OPEB Assumptions

Tables A-14 to A-19 present enrollment assumptions. These were developed from the 2020 OPEB Investigation of Experience Study to estimate health eligibility and enrollment.

Tables A-20 to A-21 present premium and claim cost assumptions developed from the OPEB program's July 1, 2022 premium and claim information.

Table A-22 presents the health cost trend rates for the July 1, 2022 OPEB valuation. These rates reflect the final July 1, 2023 annual medical and dental plan rate renewals.

Table A-23 presents the assumed retirement rates for vested terminated members developed from the 2020 OPEB Investigation of Experience study.

Actuarial Cost Method

Effective with the July 1, 2018 OPEB funding valuation, the Entry Age Normal (EAN) actuarial cost method is being used. Under the principles of this method, the actuarial present value of the projected benefits of each individual included in the valuation is allocated as a level percentage of the individual's projected compensation between entry age and assumed exit (until maximum retirement age). For members who transferred between plans, entry age is based on original entry into the system.

The portion of this actuarial present value allocated to a valuation year is called the Normal Cost (NC). The portion of this actuarial present value not provided for at a valuation date by the sum of (a) the actuarial value of the assets, and (b) the actuarial present value of future Normal Costs is called the Unfunded Actuarial Accrued Liability (UAAL). The UAAL is amortized as a level percentage of the projected salaries of the active members, both present and future, covered by the LACERA retirement benefits plan over a 30-year period from the valuation date; this is commonly referred to as a "rolling 30-year amortization method". This method does not cover interest on the UAAL. We will consider reviewing and making a recommendation regarding the amortization method in the 2023 OPEB Investigation of Experience.

Records and Data

The data used in this valuation consist of medical and dental/vision premiums, financial information, and the age, service, and salary records for active and inactive members and their survivors. All of the information was supplied by LACERA, Segal, and Meketa Investment Group and was accepted for valuation purposes without audit.

Growth in Membership

For benefit determination purposes, no growth in the membership of LACERA is assumed. For funding purposes, if amortization is required, the total payroll of covered members is assumed to grow due to the combined effects of future wage increases of current active members and the replacement of the current active members by new employees. No growth in the total number of active members is assumed.

Valuation of Assets

The asset valuation method is market value.

Investment Earnings and Expenses

The investment earnings assumption is used to discount all the projected benefits that are expected to be received in the future for all current members. This OPEB program utilizes two investment earnings assumptions depending on whether the agent is prefunding into the OPEB Trust or not. For this funding valuation, we have chosen to utilize the same criteria for a qualified prefunding trust as GASB 74 and 75. The criteria include: (1) irrevocable trust contributions, (2) assets are dedicated to providing OPEB to plan members, and (3) assets are legally protected from creditors of employers and plan members.

The investment earnings assumption for agents that are prefunding through the OPEB Trust is the OPEB Trust expected return of 6.00%. The investment earnings assumption for agents that are not prefunding through the OPEB Trust is the County's general funds expected return of 2.30%. These rates were adopted from the 2020 OPEB Investigation of Experience Study.

The change from cost sharing to agent began with the July 1, 2018 OPEB funding valuation. The investment earnings assumption approach for this funding valuation is intended to reflect the earnings associated with each agent. The separate GASB 75 disclosure report, which is different from this funding valuation, follows a prescribed discount rate for accounting disclosures.

Health Cost Trend

The health cost trend is the projected increase in per person health costs from one year to the next. The trend assumptions vary by benefit type and by future fiscal year as illustrated in Table A-22. The first-year trends reflect the final July 1, 2023 annual medical and dental plan rate renewals in the July 1, 2022 OPEB Valuation. See the discussion in Table A-22 for more details about the trend assumptions. These trend rates were adopted July 1, 2022.

Future Salaries

The rates of annual salary increase assumed for the purpose of the valuation are illustrated in Table A-5. In addition to increases in salary due to promotions and longevity, this scale includes an assumed 3.25% per annum rate of increase in the general wage level of the membership. These rates were adopted June 30, 2022.

Increases are assumed to occur mid-year (i.e., January 1st) and only apply to base salary. The mid-year timing reflects that salary increases occur throughout the year, or on average mid-year.

Retirement

Members in General Plans A-D may retire at age 50 with 10 years of service, or any age with 30 years of service, or age 70 regardless of the number of years of service. General Plan G members are eligible to retire at age 52 with 5 years of service, or age 70 regardless of the number of years of service. Non-contributory Plan E members may retire at age 55 with 10 years of service. Members of Safety Plans A and B may retire at age 50 with 10 years of service, or any age with 20 years of service. Safety Plan C members are eligible to retire at age 50 with 5 years of County service.

The retirement probabilities for active members vary by age and service and are shown by plan in Tables A-6 through A-13.

All general members who attain or who have attained age 75 in active service and all safety members who have attained age 65 in active service are assumed to retire immediately (except for Safety Plan C members who have not yet attained 5 years of service). All deferred vested members are assumed to retire according to Table A-23.

The assumptions regarding termination of employment, early retirement, and unreduced service retirement are treated as a single set of decrements in regard to a particular member. For example, a general member hired at age 30 has a probability to withdraw from LACERA due to death, disability, or other termination of employment until age 50. After age 50, the member could still withdraw due to death, disability, or retirement. Thus, in no year during the member's projected employment would they be eligible for both a probability of other termination of employment and a probability of retirement.

The active members' retirement probabilities were adopted June 30, 2022. The terminated vested member's retirement probabilities were adopted July 1, 2020, for purposes of the OPEB program valuation.

Disability

The probabilities of disability used in the valuation are illustrated in Tables A-6 through A-13. These probabilities were adopted June 30, 2019.

Postretirement Mortality – Other Than Disabled Members

The same postretirement mortality probabilities are used in the valuation for members retired for service and beneficiaries. These probabilities are illustrated in Table A-2. Current beneficiary mortality is assumed to be the same assumption as healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members. The amount-weighted Pub-2010 mortality tables are used. These probabilities were adopted June 30, 2019.

Note that these assumptions include a projection for expected future mortality improvement. The new projection scale was adopted June 30, 2022.

| | |
|---------|--|
| Males | General members: PubG-2010 Healthy Retiree Mortality Table for Males, with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males multiplied by 85%, with MP- 2021 Ultimate Projection Scale. |
| Females | General members: PubG-2010 Healthy Retiree Mortality Table for Females multiplied by 110%, with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2021 Ultimate Projection Scale. |

Postretirement Mortality – Disabled Members

For disabled members, the mortality probabilities used in the valuation are illustrated in Table A-3. Note that these assumptions directly reflect the expected future mortality improvement. The amount-weighted Pub-2010 mortality tables are used. These probabilities were adopted June 30, 2019.

Note that these assumptions include a projection for expected future mortality improvement. The new projection scale was adopted June 30, 2022.

| | |
|-------|--|
| Males | General members: Average of PubG-2010 Healthy Retiree Mortality Table for Males and PubG-2010 Disabled Retiree Mortality Table for Males, both projected with MP-2021 Ultimate Projection Scale. Safety members: PubS-2010 Healthy Retiree Mortality Table for Males, with MP-2021 Ultimate Projection Scale. |
|-------|--|

Females General members: Average of PubG-2010 Healthy Retiree Mortality Table for Females and PubG-2010 Disabled Retiree Mortality Table for Females, both projected with MP-2021 Ultimate Projection Scale.

Safety members: PubS-2010 Healthy Retiree Mortality Table for Females, with MP-2021 Ultimate Projection Scale.

Mortality While in Active Status

For active members, the mortality probabilities used in the valuation are illustrated in Tables A-6 through A-13. The amount-weighted Pub-2010 mortality tables are used. These mortality tables were adopted June 30, 2019.

| Class | Gender | Mortality Table |
|---------|--------|---|
| General | Male | PubG-2010 (120%) Employee Male ⁽¹⁾ |
| General | Female | PubG-2010 (130%) Employee Female ⁽¹⁾ |
| Safety | Male | PubS-2010 (100%) Employee Male ⁽¹⁾ |
| Safety | Female | PubS-2010 (100%) Employee Female ⁽¹⁾ |

1. Projection using the MP-2021 Ultimate projection scale.

These assumptions include a projection for expected future mortality improvement, which was adopted June 30, 2022.

Note that Safety members have an additional service-connected mortality probability of 0.01% per year.

Other Employment Terminations

Tables A-6 to A-13 show, for all ages, the probabilities assumed in this valuation for future termination from active service other than for death, disability, or retirement. These probabilities do not apply to members eligible for service retirement. These probabilities were adopted June 30, 2022.

Terminating employees may withdraw their contributions immediately upon termination of employment and forfeit the right to further retirement, medical, dental/vision, and death benefits, or they may leave their contributions with LACERA. Former contributing members whose contributions are on deposit may later elect to receive a refund, may return to work, or may remain inactive until becoming eligible to receive a retirement benefit under either LACERA or a reciprocal retirement system. All terminating members who are not eligible for vested benefits are assumed to withdraw their contributions immediately. All terminating members are assumed not to be rehired in the future.

Table A-4 gives the assumed probabilities that vested members will withdraw their contributions and elect a refund immediately upon termination and the probability that remaining members will elect a deferred retirement allowance. All non-vested members are assumed to elect a refund and withdraw their contributions. These probabilities in Table A-4 were adopted June 30, 2022.

Future Transfers

Though a few active members may change pension plans, this valuation assumes the active members remain in the plan they are enrolled in at the time of the valuation. Specifically, we assume there will be no future transfers between retirement benefit plans.

Retiree Medical and Dental/Vision Eligibility and Enrollment Assumptions

Any retired or vested terminated members who have not yet elected a refund of their member contributions and will receive a pension benefit other than a refund are eligible for retiree medical and dental/vision enrollment.

The 2020 OPEB Investigation of Experience report was used to set the following assumptions:

| | |
|--|-------------|
| Age difference for future retirees and spouses | Table A-1 |
| Probability of initial medical enrollment upon retirement | Table A-14 |
| Probability of medical plan and coverage tier selection upon retirement for Tier 1 | Table A-15A |
| Probability of medical plan and coverage tier selection upon retirement for Tier 2 | Table A-15B |
| Probability of medical plan and coverage tier selection for Pre 65 retirees who become eligible for a Post 65 Plan | Table A-16 |
| Probability of survivor and new dependent enrollment | Table A-17 |
| Probability of dental/vision enrollment upon retirement | Table A-18 |
| Probability of dental/vision plan and coverage tier selection upon retirement | Table A-19 |
| Retirement of vested terminated members | Table A-23 |
| Probability of retirees in group plans who elect Medicare Part D | 0% |

Table A-1
Summary of Valuation Assumptions as of July 1, 2022

- I. Economic Assumptions
 - A. General wage increases 3.25%
 - B1. Investment earnings (prefunding in OPEB Trust) 6.00%
 - B2. Investment earnings (no prefunding in OPEB Trust) 2.30%
 - C. Growth in membership 0.00%
 - D. CPI inflation assumption 2.75%
 - E. Medical cost trend Table A-22
 - F. Dental and vision cost trend Table A-22

- II. Demographic Assumptions
 - A. Salary increases due to Service Table A-5
 - B. Retirement Tables A-6 to A-13
 - C. Disability Tables A-6 to A-13
 - D. Mortality during active employment Tables A-6 to A-13
 - E. Mortality for active members after termination and service retired members⁽¹⁾. Table A-2

| Class | Gender | |
|---------|--------|---|
| General | Male | PubG-2010 (100%) Healthy Retiree Male |
| General | Female | PubG-2010 (110%) Healthy Retiree Female |
| Safety | Male | PubS-2010 (85%) Healthy Retiree Male |
| Safety | Female | PubS-2010 (100%) Healthy Retiree Female |

- F. Mortality among disabled members⁽¹⁾ Table A-3

| Class | Gender | |
|---------|--------|---|
| General | Male | Avg of: PubG-2010 (100%) Healthy Retiree Male PubG-2010 (100%) Disabled Retiree Male |
| General | Female | Avg of: PubG-2010 (100%) Healthy Retiree Female PubG-2010 (100%) Disabled Retiree Female |
| Safety | Male | PubS-2010 (100%) Healthy Retiree Male |
| Safety | Female | PubS-2010 (100%) Healthy Retiree Female |

- G. Mortality for Beneficiaries⁽¹⁾ Table A-2

Basis – Current beneficiary mortality is assumed to be the same as for healthy members of the same gender. Future beneficiaries are assumed to be of the opposite gender and have the same mortality as General members.

1. All mortality probabilities are projected using the MP-2021 Ultimate projection scale.

| | | |
|------|---|---------------------|
| H. | Other Terminations of Employment | Tables A-6 to A-13 |
| I. | Refund of Contributions on Vested Termination | Table A-4 |
| J. | Future male retirees are assumed to be four years older than their female spouses. Assumption adopted July 1, 2008. Future female retirees are assumed to be one year younger than their male spouses. Assumption adopted July 1, 2020. | |
| III. | Retiree Medical and Dental/Vision Enrollment Assumptions | |
| A. | Probability of Initial Medical Enrollment upon Retirement | Table A-14 |
| B. | Probability of Medical Plan and Coverage Tier Selection Upon Retirement (Pre 65 Male, Pre 65 Female, Post 65 Male, Post 65 Female) | Table A-15 |
| C. | Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees Who become Eligible for a Post 65 Plan | Table A-16 |
| D. | Probability of Medical Survivor and New Dependent Enrollment | Table A-17 |
| E. | Probability of Retirees in Group Plans Who Elect Medicare Part D. We have assumed there is no cost impact due to retirees and dependents enrolling in Part D. | 0% |
| F. | Probability of Dental/Vision Enrollment upon Retirement | Table A-18 |
| G. | Probability of Dental/Vision Plan and Coverage Tier Selection Upon Retirement | Table A-19 |
| IV. | Premium and Claim Cost Analysis | Tables A-20 to A-21 |
| V. | Medical and Dental/Vision Trend | Table A-22 |
| VI. | Retirement of Vested Terminated Members | Table A-23 |

Table A-2
Mortality for Members Retired for Service⁽¹⁾

| Age | Safety Male | Safety Female | General Male | General Female |
|------------|------------------------|--------------------------|-------------------------|---------------------------|
| 20 | 0.0520% | 0.0210% | 0.0740% | 0.0380% |
| 25 | 0.0470% | 0.0260% | 0.0560% | 0.0260% |
| 30 | 0.0520% | 0.0350% | 0.0720% | 0.0440% |
| 35 | 0.0590% | 0.0470% | 0.0940% | 0.0680% |
| 40 | 0.0750% | 0.0640% | 0.1320% | 0.1060% |
| 45 | 0.1037% | 0.0870% | 0.1960% | 0.1650% |
| 50 | 0.1632% | 0.1490% | 0.2980% | 0.2442% |
| 55 | 0.2601% | 0.2580% | 0.4310% | 0.3146% |
| 60 | 0.4318% | 0.4460% | 0.6150% | 0.4224% |
| 65 | 0.7489% | 0.7700% | 0.9130% | 0.6743% |
| 70 | 1.3328% | 1.3290% | 1.5260% | 1.1693% |
| 75 | 2.4021% | 2.2950% | 2.6710% | 2.0713% |
| 80 | 4.3376% | 3.9620% | 4.7740% | 3.6960% |
| 85 | 7.7648% | 6.8420% | 8.5910% | 6.8255% |
| 90 | 13.4810% | 11.8150% | 14.6720% | 12.6357% |

Annual Projected Mortality Improvement

| Age | All Groups |
|------------|-------------------|
| 60 & Less | 1.350% |
| 61 | 1.350% |
| 62 | 1.350% |
| 63 | 1.340% |
| 64 | 1.320% |
| 65 | 1.310% |
| 70 | 1.240% |
| 75 | 1.170% |
| 80 | 1.100% |
| 85 | 0.870% |
| 90 | 0.630% |
| 95 | 0.400% |
| 100 | 0.300% |
| 105 | 0.200% |
| 110 | 0.100% |
| 115 | 0.000% |

1. *Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown. For example, the annual mortality probability for an 85-year old Safety male in fiscal year beginning in 2022 is 6.9918% calculated as follows:*

$$\begin{aligned} \text{Age 85 probability in 2022} &= \text{Age 85 probability in 2010 with 12 years improvement} \\ &= 7.7648\% \times (100.0\% - 0.87\%)^{12} = 6.9918\% \end{aligned}$$

Table A-3
Mortality for Members Retired for Disability⁽¹⁾

| Age | Safety Male | Safety Female | General Male | General Female |
|------------|------------------------|--------------------------|-------------------------|---------------------------|
| 20 | 0.0610% | 0.0210% | 0.2430% | 0.1340% |
| 25 | 0.0550% | 0.0260% | 0.1670% | 0.0940% |
| 30 | 0.0610% | 0.0350% | 0.2130% | 0.1485% |
| 35 | 0.0700% | 0.0470% | 0.2760% | 0.2315% |
| 40 | 0.0880% | 0.0640% | 0.3885% | 0.3625% |
| 45 | 0.1220% | 0.0870% | 0.6015% | 0.5675% |
| 50 | 0.1920% | 0.1490% | 0.9515% | 0.8525% |
| 55 | 0.3060% | 0.2580% | 1.2725% | 1.0140% |
| 60 | 0.5080% | 0.4460% | 1.5590% | 1.1700% |
| 65 | 0.8810% | 0.7700% | 1.9785% | 1.4345% |
| 70 | 1.5680% | 1.3290% | 2.7135% | 1.9625% |
| 75 | 2.8260% | 2.2950% | 3.9315% | 2.9430% |
| 80 | 5.1030% | 3.9620% | 6.0610% | 4.6835% |
| 85 | 9.1350% | 6.8420% | 9.7030% | 7.7680% |
| 90 | 15.8600% | 11.8150% | 15.4625% | 12.5760% |

1. Mortality probabilities are those applicable for the fiscal year beginning in 2010. Annual projected improvements are assumed in the following years under the schedule shown on the preceding page.

Table A-4
Immediate Refund of Contributions upon Termination of Employment
(Excludes Plan E)

| Years of Service | General | Safety |
|-----------------------------|----------------|---------------|
| 0 | 100% | 100% |
| 1 | 100% | 100% |
| 2 | 100% | 100% |
| 3 | 100% | 100% |
| 4 | 100% | 100% |
| 5 | 30% | 30% |
| 6 | 30% | 30% |
| 7 | 30% | 30% |
| 8 | 29% | 28% |
| 9 | 28% | 26% |
| 10 | 28% | 24% |
| 11 | 28% | 22% |
| 12 | 28% | 20% |
| 13 | 27% | 18% |
| 14 | 26% | 16% |
| 15 | 26% | 14% |
| 16 | 25% | 12% |
| 17 | 24% | 10% |
| 18 | 22% | 9% |
| 19 | 21% | 8% |
| 20 | 19% | 7% |
| 21 | 18% | 6% |
| 22 | 16% | 5% |
| 23 | 14% | 4% |
| 24 | 12% | 3% |
| 25 | 10% | 2% |
| 26 | 8% | 2% |
| 27 | 6% | 2% |
| 28 | 4% | 2% |
| 29 | 2% | 2% |
| 30 & Up | 0% | 0% |

Table A-5
Annual Increase in Salary

Payroll is assumed to increase with the general wage increase of 3.25% per annum in addition to individual annual increases from promotion and longevity. The promotion and longevity increases shown in the table below are combined with the general wage increase on a compound basis and are used for the Entry Age Normal cost method. General wage increases and individual salary increases due to promotion and longevity do not affect the amount of the OPEB program's benefits.

| Years of Service | General | Safety |
|-------------------------|----------------|---------------|
| <1 | 6.00% | 9.00% |
| 1 | 5.25% | 8.50% |
| 2 | 4.75% | 7.50% |
| 3 | 4.10% | 5.75% |
| 4 | 3.50% | 4.25% |
| 5 | 3.00% | 3.00% |
| 6 | 2.50% | 2.50% |
| 7 | 2.00% | 2.10% |
| 8 | 1.60% | 1.70% |
| 9 | 1.45% | 1.45% |
| 10 | 1.30% | 1.30% |
| 11 | 1.15% | 1.20% |
| 12 | 1.00% | 1.10% |
| 13 | 0.90% | 1.00% |
| 14 | 0.85% | 0.90% |
| 15 | 0.80% | 0.90% |
| 16 | 0.75% | 0.90% |
| 17 | 0.70% | 0.90% |
| 18 | 0.65% | 0.90% |
| 19 | 0.60% | 2.25% |
| 20 | 0.55% | 0.90% |
| 21 | 0.50% | 0.90% |
| 22 | 0.45% | 0.90% |
| 23 | 0.40% | 0.90% |
| 24 | 0.40% | 3.00% |
| 25 | 0.40% | 0.90% |
| 26 | 0.40% | 0.90% |
| 27 | 0.40% | 0.90% |
| 28 | 0.40% | 0.90% |
| 29 | 0.40% | 3.00% |
| 30 or More | 0.40% | 0.90% |

**Appendix A: Probabilities of Separation from Active Service
Tables A-6 to A-13**

A schedule of the probabilities of termination of employment due to the following causes can be found on the following pages:

| | |
|----------------------|--|
| Service Retirement: | Member retires after meeting age and service requirements for reasons other than disability. |
| Other Terminations: | Member terminates and elects a refund of member contributions or a deferred vested retirement benefit. |
| Service Disability: | Member receives disability retirement; disability is service related. |
| Ordinary Disability: | Member receives disability retirement; disability is not service related. |
| Service Death: | Member dies before retirement; death is service related. |
| Ordinary Death: | Member dies before retirement; death is not service related. |

Each of these represents the probability that a member will separate from service at each age due to the particular cause. For example, a probability of 0.0300 for a member's service retirement at age 50 means we assume that 30 out of 1,000 members who are age 50 will retire at that age.

Each table represents the detailed probabilities needed for each LACERA plan by gender:

| | |
|--|--------------------------------------|
| Table A-6: General Plans A, B, & C Males | A-10: General Plan E Males |
| A-7: General Plans A, B, & C Females | A-11: General Plan E Females |
| A-8: General Plans D & G Males | A-12: Safety Plans A, B, & C Males |
| A-9: General Plans D & G Females | A-13: Safety Plans A, B, & C Females |

Table A-6
Probability of Separation from Active Service for General Members
Plans A, B, & C – Male

| Age | Service Retirement | Other Terminations | Service Disability | Ordinary Disability | Service Death | Ordinary Death |
|-----|--------------------|--------------------|--------------------|---------------------|---------------|----------------|
| 18 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00043 |
| 19 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00046 |
| 20 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00044 |
| 21 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00043 |
| 22 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00040 |
| 23 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00037 |
| 24 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00035 |
| 25 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00034 |
| 26 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00036 |
| 27 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00037 |
| 28 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00040 |
| 29 | 0.00000 | 0.00500 | 0.00010 | 0.00010 | N/A | 0.00041 |
| 30 | 0.00000 | 0.00500 | 0.00010 | 0.00020 | N/A | 0.00043 |
| 31 | 0.00000 | 0.00500 | 0.00010 | 0.00020 | N/A | 0.00046 |
| 32 | 0.00000 | 0.00500 | 0.00010 | 0.00020 | N/A | 0.00048 |
| 33 | 0.00000 | 0.00500 | 0.00016 | 0.00020 | N/A | 0.00050 |
| 34 | 0.00000 | 0.00500 | 0.00022 | 0.00020 | N/A | 0.00053 |
| 35 | 0.00000 | 0.00500 | 0.00028 | 0.00020 | N/A | 0.00056 |
| 36 | 0.00000 | 0.00500 | 0.00034 | 0.00020 | N/A | 0.00060 |
| 37 | 0.00000 | 0.00500 | 0.00040 | 0.00020 | N/A | 0.00064 |
| 38 | 0.00000 | 0.00500 | 0.00048 | 0.00020 | N/A | 0.00068 |
| 39 | 0.00000 | 0.00500 | 0.00056 | 0.00020 | N/A | 0.00073 |
| 40 | 0.03000 | 0.00500 | 0.00064 | 0.00020 | N/A | 0.00079 |
| 41 | 0.03000 | 0.00500 | 0.00072 | 0.00020 | N/A | 0.00085 |
| 42 | 0.03000 | 0.00500 | 0.00080 | 0.00020 | N/A | 0.00092 |
| 43 | 0.03000 | 0.00500 | 0.00084 | 0.00024 | N/A | 0.00100 |
| 44 | 0.03000 | 0.00500 | 0.00088 | 0.00028 | N/A | 0.00108 |
| 45 | 0.03000 | 0.00500 | 0.00092 | 0.00032 | N/A | 0.00118 |
| 46 | 0.03000 | 0.00500 | 0.00096 | 0.00036 | N/A | 0.00128 |
| 47 | 0.03000 | 0.00500 | 0.00100 | 0.00040 | N/A | 0.00139 |
| 48 | 0.03000 | 0.00500 | 0.00104 | 0.00044 | N/A | 0.00152 |
| 49 | 0.03000 | 0.00500 | 0.00108 | 0.00048 | N/A | 0.00166 |
| 50 | 0.03000 | 0.00500 | 0.00112 | 0.00052 | N/A | 0.00179 |
| 51 | 0.03000 | 0.00500 | 0.00116 | 0.00056 | N/A | 0.00194 |
| 52 | 0.03000 | 0.00500 | 0.00120 | 0.00060 | N/A | 0.00210 |
| 53 | 0.03000 | 0.00500 | 0.00156 | 0.00064 | N/A | 0.00227 |
| 54 | 0.06000 | 0.00500 | 0.00192 | 0.00068 | N/A | 0.00244 |
| 55 | 0.10000 | 0.00500 | 0.00228 | 0.00072 | N/A | 0.00263 |
| 56 | 0.12000 | 0.00500 | 0.00264 | 0.00076 | N/A | 0.00283 |
| 57 | 0.17000 | 0.00500 | 0.00300 | 0.00080 | N/A | 0.00306 |
| 58 | 0.26000 | 0.00500 | 0.00330 | 0.00084 | N/A | 0.00330 |
| 59 | 0.26000 | 0.00500 | 0.00360 | 0.00088 | N/A | 0.00355 |
| 60 | 0.30000 | 0.00500 | 0.00390 | 0.00092 | N/A | 0.00383 |
| 61 | 0.30000 | 0.00500 | 0.00420 | 0.00096 | N/A | 0.00413 |
| 62 | 0.30000 | 0.00500 | 0.00450 | 0.00100 | N/A | 0.00445 |
| 63 | 0.30000 | 0.00500 | 0.00450 | 0.00104 | N/A | 0.00481 |
| 64 | 0.30000 | 0.00500 | 0.00450 | 0.00108 | N/A | 0.00520 |
| 65 | 0.30000 | 0.00500 | 0.00450 | 0.00112 | N/A | 0.00562 |
| 66 | 0.22000 | 0.00500 | 0.00450 | 0.00116 | N/A | 0.00607 |
| 67 | 0.22000 | 0.00500 | 0.00450 | 0.00120 | N/A | 0.00658 |
| 68 | 0.22000 | 0.00500 | 0.00450 | 0.00124 | N/A | 0.00713 |
| 69 | 0.22000 | 0.00500 | 0.00450 | 0.00128 | N/A | 0.00775 |
| 70 | 0.22000 | 0.00500 | 0.00450 | 0.00132 | N/A | 0.00844 |
| 71 | 0.22000 | 0.00500 | 0.00450 | 0.00136 | N/A | 0.00920 |
| 72 | 0.22000 | 0.00500 | 0.00450 | 0.00140 | N/A | 0.01004 |
| 73 | 0.22000 | 0.00500 | 0.00450 | 0.00144 | N/A | 0.01098 |
| 74 | 0.22000 | 0.00500 | 0.00450 | 0.00148 | N/A | 0.01201 |
| 75 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | N/A | 0.01315 |

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Table A-7
Probability of Separation from Active Service for General Members
Plans A, B, & C – Female

| Age | Service Retirement | Other Terminations | Service Disability | Ordinary Disability | Service Death | Ordinary Death |
|-----|--------------------|--------------------|--------------------|---------------------|---------------|----------------|
| 18 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 19 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 20 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 21 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00016 |
| 22 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00014 |
| 23 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00013 |
| 24 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00012 |
| 25 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00012 |
| 26 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00013 |
| 27 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00014 |
| 28 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00016 |
| 29 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00017 |
| 30 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00020 |
| 31 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00021 |
| 32 | 0.00000 | 0.00500 | 0.00015 | 0.00010 | N/A | 0.00023 |
| 33 | 0.00000 | 0.00500 | 0.00020 | 0.00010 | N/A | 0.00025 |
| 34 | 0.00000 | 0.00500 | 0.00025 | 0.00010 | N/A | 0.00027 |
| 35 | 0.00000 | 0.00500 | 0.00030 | 0.00010 | N/A | 0.00030 |
| 36 | 0.00000 | 0.00500 | 0.00035 | 0.00010 | N/A | 0.00033 |
| 37 | 0.00000 | 0.00500 | 0.00040 | 0.00010 | N/A | 0.00036 |
| 38 | 0.00000 | 0.00500 | 0.00042 | 0.00014 | N/A | 0.00039 |
| 39 | 0.00000 | 0.00500 | 0.00044 | 0.00018 | N/A | 0.00043 |
| 40 | 0.03000 | 0.00500 | 0.00046 | 0.00022 | N/A | 0.00047 |
| 41 | 0.03000 | 0.00500 | 0.00048 | 0.00026 | N/A | 0.00052 |
| 42 | 0.03000 | 0.00500 | 0.00050 | 0.00030 | N/A | 0.00056 |
| 43 | 0.03000 | 0.00500 | 0.00060 | 0.00032 | N/A | 0.00061 |
| 44 | 0.03000 | 0.00500 | 0.00070 | 0.00034 | N/A | 0.00066 |
| 45 | 0.03000 | 0.00500 | 0.00080 | 0.00036 | N/A | 0.00073 |
| 46 | 0.03000 | 0.00500 | 0.00090 | 0.00038 | N/A | 0.00079 |
| 47 | 0.03000 | 0.00500 | 0.00100 | 0.00040 | N/A | 0.00086 |
| 48 | 0.03000 | 0.00500 | 0.00110 | 0.00042 | N/A | 0.00092 |
| 49 | 0.03000 | 0.00500 | 0.00120 | 0.00044 | N/A | 0.00100 |
| 50 | 0.03000 | 0.00500 | 0.00130 | 0.00046 | N/A | 0.00108 |
| 51 | 0.03000 | 0.00500 | 0.00140 | 0.00048 | N/A | 0.00117 |
| 52 | 0.03000 | 0.00500 | 0.00150 | 0.00050 | N/A | 0.00126 |
| 53 | 0.03000 | 0.00500 | 0.00156 | 0.00052 | N/A | 0.00137 |
| 54 | 0.06000 | 0.00500 | 0.00162 | 0.00054 | N/A | 0.00147 |
| 55 | 0.10000 | 0.00500 | 0.00168 | 0.00056 | N/A | 0.00160 |
| 56 | 0.12000 | 0.00500 | 0.00174 | 0.00058 | N/A | 0.00173 |
| 57 | 0.17000 | 0.00500 | 0.00180 | 0.00060 | N/A | 0.00187 |
| 58 | 0.26000 | 0.00500 | 0.00194 | 0.00064 | N/A | 0.00203 |
| 59 | 0.26000 | 0.00500 | 0.00208 | 0.00068 | N/A | 0.00221 |
| 60 | 0.30000 | 0.00500 | 0.00222 | 0.00072 | N/A | 0.00242 |
| 61 | 0.30000 | 0.00500 | 0.00236 | 0.00076 | N/A | 0.00264 |
| 62 | 0.30000 | 0.00500 | 0.00250 | 0.00080 | N/A | 0.00289 |
| 63 | 0.30000 | 0.00500 | 0.00250 | 0.00084 | N/A | 0.00317 |
| 64 | 0.30000 | 0.00500 | 0.00250 | 0.00088 | N/A | 0.00350 |
| 65 | 0.30000 | 0.00500 | 0.00250 | 0.00092 | N/A | 0.00385 |
| 66 | 0.22000 | 0.00500 | 0.00250 | 0.00096 | N/A | 0.00425 |
| 67 | 0.22000 | 0.00500 | 0.00250 | 0.00100 | N/A | 0.00471 |
| 68 | 0.22000 | 0.00500 | 0.00250 | 0.00104 | N/A | 0.00520 |
| 69 | 0.22000 | 0.00500 | 0.00250 | 0.00108 | N/A | 0.00575 |
| 70 | 0.22000 | 0.00500 | 0.00250 | 0.00112 | N/A | 0.00636 |
| 71 | 0.22000 | 0.00500 | 0.00250 | 0.00116 | N/A | 0.00703 |
| 72 | 0.22000 | 0.00500 | 0.00250 | 0.00120 | N/A | 0.00777 |
| 73 | 0.22000 | 0.00500 | 0.00250 | 0.00124 | N/A | 0.00859 |
| 74 | 0.22000 | 0.00500 | 0.00250 | 0.00128 | N/A | 0.00950 |
| 75 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | N/A | 0.01050 |

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Table A-8
Probability of Separation from Active Service for General Members
Plan D & G – Male

| Age | Service Retirement ⁽¹⁾ | | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations | Retirement Rate Loading ⁽²⁾ |
|-----|-----------------------------------|---------|--------------------|---------------------|---------------|----------------|------------------|--------------------|--|
| | Plan D | Plan G | | | | | | | |
| 18 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00043 | 0 | 0.08000 | 80% |
| 19 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00046 | 1 | 0.06500 | 80% |
| 20 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00044 | 2 | 0.05000 | 80% |
| 21 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00043 | 3 | 0.04250 | 80% |
| 22 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00040 | 4 | 0.03500 | 80% |
| 23 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00037 | 5 | 0.03100 | 80% |
| 24 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00035 | 6 | 0.02900 | 80% |
| 25 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00034 | 7 | 0.02700 | 80% |
| 26 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00036 | 8 | 0.02500 | 80% |
| 27 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00037 | 9 | 0.02000 | 80% |
| 28 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00040 | 10 | 0.01700 | 80% |
| 29 | 0.00000 | 0.00000 | 0.00010 | 0.00010 | N/A | 0.00041 | 11 | 0.01500 | 80% |
| 30 | 0.00000 | 0.00000 | 0.00010 | 0.00020 | N/A | 0.00043 | 12 | 0.01350 | 80% |
| 31 | 0.00000 | 0.00000 | 0.00010 | 0.00020 | N/A | 0.00046 | 13 | 0.01200 | 80% |
| 32 | 0.00000 | 0.00000 | 0.00010 | 0.00020 | N/A | 0.00048 | 14 | 0.01100 | 80% |
| 33 | 0.00000 | 0.00000 | 0.00016 | 0.00020 | N/A | 0.00050 | 15 | 0.01000 | 80% |
| 34 | 0.00000 | 0.00000 | 0.00022 | 0.00020 | N/A | 0.00053 | 16 | 0.00950 | 80% |
| 35 | 0.00000 | 0.00000 | 0.00028 | 0.00020 | N/A | 0.00056 | 17 | 0.00900 | 80% |
| 36 | 0.00000 | 0.00000 | 0.00034 | 0.00020 | N/A | 0.00060 | 18 | 0.00850 | 80% |
| 37 | 0.00000 | 0.00000 | 0.00040 | 0.00020 | N/A | 0.00064 | 19 | 0.00800 | 80% |
| 38 | 0.00000 | 0.00000 | 0.00048 | 0.00020 | N/A | 0.00068 | 20 | 0.00750 | 90% |
| 39 | 0.00000 | 0.00000 | 0.00056 | 0.00020 | N/A | 0.00073 | 21 | 0.00700 | 90% |
| 40 | 0.01500 | 0.00000 | 0.00064 | 0.00020 | N/A | 0.00079 | 22 | 0.00650 | 90% |
| 41 | 0.01500 | 0.00000 | 0.00072 | 0.00020 | N/A | 0.00085 | 23 | 0.00600 | 90% |
| 42 | 0.01500 | 0.00000 | 0.00080 | 0.00020 | N/A | 0.00092 | 24 | 0.00550 | 90% |
| 43 | 0.01500 | 0.00000 | 0.00084 | 0.00024 | N/A | 0.00100 | 25 | 0.00500 | 110% |
| 44 | 0.01500 | 0.00000 | 0.00088 | 0.00028 | N/A | 0.00108 | 26 | 0.00450 | 110% |
| 45 | 0.01500 | 0.00000 | 0.00092 | 0.00032 | N/A | 0.00118 | 27 | 0.00400 | 110% |
| 46 | 0.01500 | 0.00000 | 0.00096 | 0.00036 | N/A | 0.00128 | 28 | 0.00400 | 110% |
| 47 | 0.01500 | 0.00000 | 0.00100 | 0.00040 | N/A | 0.00139 | 29 | 0.00400 | 110% |
| 48 | 0.01500 | 0.00000 | 0.00104 | 0.00044 | N/A | 0.00152 | 30 & Above | 0.00000 | 160% |
| 49 | 0.01500 | 0.00000 | 0.00108 | 0.00048 | N/A | 0.00166 | | | |
| 50 | 0.01500 | 0.01200 | 0.00112 | 0.00052 | N/A | 0.00179 | | | |
| 51 | 0.01200 | 0.00960 | 0.00116 | 0.00056 | N/A | 0.00194 | | | |
| 52 | 0.01200 | 0.00960 | 0.00120 | 0.00060 | N/A | 0.00210 | | | |
| 53 | 0.01500 | 0.01200 | 0.00156 | 0.00064 | N/A | 0.00227 | | | |
| 54 | 0.02000 | 0.01600 | 0.00192 | 0.00068 | N/A | 0.00244 | | | |
| 55 | 0.03000 | 0.02400 | 0.00228 | 0.00072 | N/A | 0.00263 | | | |
| 56 | 0.03000 | 0.02400 | 0.00264 | 0.00076 | N/A | 0.00283 | | | |
| 57 | 0.03000 | 0.02400 | 0.00300 | 0.00080 | N/A | 0.00306 | | | |
| 58 | 0.04000 | 0.03200 | 0.00330 | 0.00084 | N/A | 0.00330 | | | |
| 59 | 0.05000 | 0.04000 | 0.00360 | 0.00088 | N/A | 0.00355 | | | |
| 60 | 0.07000 | 0.05600 | 0.00390 | 0.00092 | N/A | 0.00383 | | | |
| 61 | 0.07000 | 0.05600 | 0.00420 | 0.00096 | N/A | 0.00413 | | | |
| 62 | 0.10000 | 0.10000 | 0.00450 | 0.00100 | N/A | 0.00445 | | | |
| 63 | 0.12000 | 0.12000 | 0.00450 | 0.00104 | N/A | 0.00481 | | | |
| 64 | 0.17000 | 0.17000 | 0.00450 | 0.00108 | N/A | 0.00520 | | | |
| 65 | 0.23000 | 0.18400 | 0.00450 | 0.00112 | N/A | 0.00562 | | | |
| 66 | 0.19000 | 0.15200 | 0.00450 | 0.00116 | N/A | 0.00607 | | | |
| 67 | 0.19000 | 0.30000 | 0.00450 | 0.00120 | N/A | 0.00658 | | | |
| 68 | 0.19000 | 0.19000 | 0.00450 | 0.00124 | N/A | 0.00713 | | | |
| 69 | 0.19000 | 0.19000 | 0.00450 | 0.00128 | N/A | 0.00775 | | | |
| 70 | 0.24000 | 0.24000 | 0.00450 | 0.00132 | N/A | 0.00844 | | | |
| 71 | 0.19000 | 0.19000 | 0.00450 | 0.00136 | N/A | 0.00920 | | | |
| 72 | 0.19000 | 0.19000 | 0.00450 | 0.00140 | N/A | 0.01004 | | | |
| 73 | 0.19000 | 0.19000 | 0.00450 | 0.00144 | N/A | 0.01098 | | | |
| 74 | 0.19000 | 0.19000 | 0.00450 | 0.00148 | N/A | 0.01201 | | | |
| 75 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | N/A | 0.01315 | | | |

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-9
Probability of Separation from Active Service for General Members
Plan D & G – Female

| Age | Service Retirement ⁽¹⁾ | | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations | Retirement Rate Loading ⁽²⁾ |
|-----|-----------------------------------|---------|--------------------|---------------------|---------------|----------------|------------------|--------------------|--|
| | Plan D | Plan G | | | | | | | |
| 18 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 0 | 0.08000 | 80% |
| 19 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 1 | 0.06500 | 80% |
| 20 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 2 | 0.05000 | 80% |
| 21 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00016 | 3 | 0.04250 | 80% |
| 22 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00014 | 4 | 0.03500 | 80% |
| 23 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00013 | 5 | 0.03100 | 80% |
| 24 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00012 | 6 | 0.02900 | 80% |
| 25 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00012 | 7 | 0.02700 | 80% |
| 26 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00013 | 8 | 0.02500 | 80% |
| 27 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00014 | 9 | 0.02000 | 80% |
| 28 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00016 | 10 | 0.01700 | 80% |
| 29 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00017 | 11 | 0.01500 | 80% |
| 30 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00020 | 12 | 0.01350 | 80% |
| 31 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00021 | 13 | 0.01200 | 80% |
| 32 | 0.00000 | 0.00000 | 0.00015 | 0.00010 | N/A | 0.00023 | 14 | 0.01100 | 80% |
| 33 | 0.00000 | 0.00000 | 0.00020 | 0.00010 | N/A | 0.00025 | 15 | 0.01000 | 80% |
| 34 | 0.00000 | 0.00000 | 0.00025 | 0.00010 | N/A | 0.00027 | 16 | 0.00950 | 80% |
| 35 | 0.00000 | 0.00000 | 0.00030 | 0.00010 | N/A | 0.00030 | 17 | 0.00900 | 80% |
| 36 | 0.00000 | 0.00000 | 0.00035 | 0.00010 | N/A | 0.00033 | 18 | 0.00850 | 80% |
| 37 | 0.00000 | 0.00000 | 0.00040 | 0.00010 | N/A | 0.00036 | 19 | 0.00800 | 80% |
| 38 | 0.00000 | 0.00000 | 0.00042 | 0.00014 | N/A | 0.00039 | 20 | 0.00750 | 90% |
| 39 | 0.00000 | 0.00000 | 0.00044 | 0.00018 | N/A | 0.00043 | 21 | 0.00700 | 90% |
| 40 | 0.01500 | 0.00000 | 0.00046 | 0.00022 | N/A | 0.00047 | 22 | 0.00650 | 90% |
| 41 | 0.01500 | 0.00000 | 0.00048 | 0.00026 | N/A | 0.00052 | 23 | 0.00600 | 90% |
| 42 | 0.01500 | 0.00000 | 0.00050 | 0.00030 | N/A | 0.00056 | 24 | 0.00550 | 90% |
| 43 | 0.01500 | 0.00000 | 0.00060 | 0.00032 | N/A | 0.00061 | 25 | 0.00500 | 110% |
| 44 | 0.01500 | 0.00000 | 0.00070 | 0.00034 | N/A | 0.00066 | 26 | 0.00450 | 110% |
| 45 | 0.01500 | 0.00000 | 0.00080 | 0.00036 | N/A | 0.00073 | 27 | 0.00400 | 110% |
| 46 | 0.01500 | 0.00000 | 0.00090 | 0.00038 | N/A | 0.00079 | 28 | 0.00400 | 110% |
| 47 | 0.01500 | 0.00000 | 0.00100 | 0.00040 | N/A | 0.00086 | 29 | 0.00400 | 110% |
| 48 | 0.01500 | 0.00000 | 0.00110 | 0.00042 | N/A | 0.00092 | 30 & Above | 0.00000 | 160% |
| 49 | 0.01500 | 0.00000 | 0.00120 | 0.00044 | N/A | 0.00100 | | | |
| 50 | 0.01500 | 0.01200 | 0.00130 | 0.00046 | N/A | 0.00108 | | | |
| 51 | 0.01200 | 0.00960 | 0.00140 | 0.00048 | N/A | 0.00117 | | | |
| 52 | 0.01200 | 0.00960 | 0.00150 | 0.00050 | N/A | 0.00126 | | | |
| 53 | 0.01500 | 0.01200 | 0.00156 | 0.00052 | N/A | 0.00137 | | | |
| 54 | 0.02000 | 0.01600 | 0.00162 | 0.00054 | N/A | 0.00147 | | | |
| 55 | 0.03000 | 0.02400 | 0.00168 | 0.00056 | N/A | 0.00160 | | | |
| 56 | 0.03000 | 0.02400 | 0.00174 | 0.00058 | N/A | 0.00173 | | | |
| 57 | 0.03000 | 0.02400 | 0.00180 | 0.00060 | N/A | 0.00187 | | | |
| 58 | 0.04000 | 0.03200 | 0.00194 | 0.00064 | N/A | 0.00203 | | | |
| 59 | 0.05000 | 0.04000 | 0.00208 | 0.00068 | N/A | 0.00221 | | | |
| 60 | 0.07000 | 0.05600 | 0.00222 | 0.00072 | N/A | 0.00242 | | | |
| 61 | 0.07000 | 0.05600 | 0.00236 | 0.00076 | N/A | 0.00264 | | | |
| 62 | 0.10000 | 0.10000 | 0.00250 | 0.00080 | N/A | 0.00289 | | | |
| 63 | 0.12000 | 0.12000 | 0.00250 | 0.00084 | N/A | 0.00317 | | | |
| 64 | 0.17000 | 0.17000 | 0.00250 | 0.00088 | N/A | 0.00350 | | | |
| 65 | 0.23000 | 0.18400 | 0.00250 | 0.00092 | N/A | 0.00385 | | | |
| 66 | 0.19000 | 0.15200 | 0.00250 | 0.00096 | N/A | 0.00425 | | | |
| 67 | 0.19000 | 0.30000 | 0.00250 | 0.00100 | N/A | 0.00471 | | | |
| 68 | 0.19000 | 0.19000 | 0.00250 | 0.00104 | N/A | 0.00520 | | | |
| 69 | 0.19000 | 0.19000 | 0.00250 | 0.00108 | N/A | 0.00575 | | | |
| 70 | 0.24000 | 0.24000 | 0.00250 | 0.00112 | N/A | 0.00636 | | | |
| 71 | 0.19000 | 0.19000 | 0.00250 | 0.00116 | N/A | 0.00703 | | | |
| 72 | 0.19000 | 0.19000 | 0.00250 | 0.00120 | N/A | 0.00777 | | | |
| 73 | 0.19000 | 0.19000 | 0.00250 | 0.00124 | N/A | 0.00859 | | | |
| 74 | 0.19000 | 0.19000 | 0.00250 | 0.00128 | N/A | 0.00950 | | | |
| 75 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | N/A | 0.01050 | | | |

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-10
Probability of Separation from Active Service for General Members
Plan E – Male

| Age | Service Retirement ⁽¹⁾ | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations | Retirement Rate Loading ⁽²⁾ |
|-----|-----------------------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|--|
| 18 | 0.00000 | N/A | N/A | N/A | 0.00043 | 0 | 0.08000 | 70% |
| 19 | 0.00000 | N/A | N/A | N/A | 0.00046 | 1 | 0.06500 | 70% |
| 20 | 0.00000 | N/A | N/A | N/A | 0.00044 | 2 | 0.05000 | 70% |
| 21 | 0.00000 | N/A | N/A | N/A | 0.00043 | 3 | 0.04250 | 70% |
| 22 | 0.00000 | N/A | N/A | N/A | 0.00040 | 4 | 0.03500 | 70% |
| 23 | 0.00000 | N/A | N/A | N/A | 0.00037 | 5 | 0.03100 | 70% |
| 24 | 0.00000 | N/A | N/A | N/A | 0.00035 | 6 | 0.02700 | 70% |
| 25 | 0.00000 | N/A | N/A | N/A | 0.00034 | 7 | 0.02300 | 70% |
| 26 | 0.00000 | N/A | N/A | N/A | 0.00036 | 8 | 0.02300 | 70% |
| 27 | 0.00000 | N/A | N/A | N/A | 0.00037 | 9 | 0.02300 | 70% |
| 28 | 0.00000 | N/A | N/A | N/A | 0.00040 | 10 | 0.02300 | 70% |
| 29 | 0.00000 | N/A | N/A | N/A | 0.00041 | 11 | 0.01900 | 70% |
| 30 | 0.00000 | N/A | N/A | N/A | 0.00043 | 12 | 0.01800 | 70% |
| 31 | 0.00000 | N/A | N/A | N/A | 0.00046 | 13 | 0.01680 | 70% |
| 32 | 0.00000 | N/A | N/A | N/A | 0.00048 | 14 | 0.01560 | 70% |
| 33 | 0.00000 | N/A | N/A | N/A | 0.00050 | 15 | 0.01440 | 70% |
| 34 | 0.00000 | N/A | N/A | N/A | 0.00053 | 16 | 0.01320 | 70% |
| 35 | 0.00000 | N/A | N/A | N/A | 0.00056 | 17 | 0.01200 | 70% |
| 36 | 0.00000 | N/A | N/A | N/A | 0.00060 | 18 | 0.01160 | 70% |
| 37 | 0.00000 | N/A | N/A | N/A | 0.00064 | 19 | 0.01120 | 70% |
| 38 | 0.00000 | N/A | N/A | N/A | 0.00068 | 20 | 0.01080 | 70% |
| 39 | 0.00000 | N/A | N/A | N/A | 0.00073 | 21 | 0.01040 | 70% |
| 40 | 0.00000 | N/A | N/A | N/A | 0.00079 | 22 | 0.01000 | 70% |
| 41 | 0.00000 | N/A | N/A | N/A | 0.00085 | 23 | 0.01000 | 70% |
| 42 | 0.00000 | N/A | N/A | N/A | 0.00092 | 24 | 0.01000 | 70% |
| 43 | 0.00000 | N/A | N/A | N/A | 0.00100 | 25 | 0.01000 | 100% |
| 44 | 0.00000 | N/A | N/A | N/A | 0.00108 | 26 | 0.01000 | 100% |
| 45 | 0.00000 | N/A | N/A | N/A | 0.00118 | 27 | 0.01000 | 100% |
| 46 | 0.00000 | N/A | N/A | N/A | 0.00128 | 28 | 0.01000 | 100% |
| 47 | 0.00000 | N/A | N/A | N/A | 0.00139 | 29 | 0.01000 | 100% |
| 48 | 0.00000 | N/A | N/A | N/A | 0.00152 | 30 & Above | 0.01000 | 130% |
| 49 | 0.00000 | N/A | N/A | N/A | 0.00166 | | | |
| 50 | 0.00000 | N/A | N/A | N/A | 0.00179 | | | |
| 51 | 0.00000 | N/A | N/A | N/A | 0.00194 | | | |
| 52 | 0.00000 | N/A | N/A | N/A | 0.00210 | | | |
| 53 | 0.00000 | N/A | N/A | N/A | 0.00227 | | | |
| 54 | 0.00000 | N/A | N/A | N/A | 0.00244 | | | |
| 55 | 0.02000 | N/A | N/A | N/A | 0.00263 | | | |
| 56 | 0.02000 | N/A | N/A | N/A | 0.00283 | | | |
| 57 | 0.02500 | N/A | N/A | N/A | 0.00306 | | | |
| 58 | 0.02500 | N/A | N/A | N/A | 0.00330 | | | |
| 59 | 0.03000 | N/A | N/A | N/A | 0.00355 | | | |
| 60 | 0.04000 | N/A | N/A | N/A | 0.00383 | | | |
| 61 | 0.06000 | N/A | N/A | N/A | 0.00413 | | | |
| 62 | 0.09000 | N/A | N/A | N/A | 0.00445 | | | |
| 63 | 0.09000 | N/A | N/A | N/A | 0.00481 | | | |
| 64 | 0.19000 | N/A | N/A | N/A | 0.00520 | | | |
| 65 | 0.27000 | N/A | N/A | N/A | 0.00562 | | | |
| 66 | 0.20000 | N/A | N/A | N/A | 0.00607 | | | |
| 67 | 0.20000 | N/A | N/A | N/A | 0.00658 | | | |
| 68 | 0.20000 | N/A | N/A | N/A | 0.00713 | | | |
| 69 | 0.20000 | N/A | N/A | N/A | 0.00775 | | | |
| 70 | 0.20000 | N/A | N/A | N/A | 0.00844 | | | |
| 71 | 0.20000 | N/A | N/A | N/A | 0.00920 | | | |
| 72 | 0.20000 | N/A | N/A | N/A | 0.01004 | | | |
| 73 | 0.20000 | N/A | N/A | N/A | 0.01098 | | | |
| 74 | 0.20000 | N/A | N/A | N/A | 0.01201 | | | |
| 75 | 1.00000 | N/A | N/A | N/A | 0.01315 | | | |

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service..

Table A-11
Probability of Separation from Active Service for General Members
Plan E – Female

| Age | Service Retirement ⁽¹⁾ | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations | Retirement Rate Loading ⁽²⁾ |
|-----|-----------------------------------|--------------------|---------------------|---------------|----------------|------------------|--------------------|--|
| 18 | 0.00000 | N/A | N/A | N/A | 0.00017 | 0 | 0.08000 | 70% |
| 19 | 0.00000 | N/A | N/A | N/A | 0.00017 | 1 | 0.06500 | 70% |
| 20 | 0.00000 | N/A | N/A | N/A | 0.00017 | 2 | 0.05000 | 70% |
| 21 | 0.00000 | N/A | N/A | N/A | 0.00016 | 3 | 0.04250 | 70% |
| 22 | 0.00000 | N/A | N/A | N/A | 0.00014 | 4 | 0.03500 | 70% |
| 23 | 0.00000 | N/A | N/A | N/A | 0.00013 | 5 | 0.03100 | 70% |
| 24 | 0.00000 | N/A | N/A | N/A | 0.00012 | 6 | 0.02700 | 70% |
| 25 | 0.00000 | N/A | N/A | N/A | 0.00012 | 7 | 0.02300 | 70% |
| 26 | 0.00000 | N/A | N/A | N/A | 0.00013 | 8 | 0.02300 | 70% |
| 27 | 0.00000 | N/A | N/A | N/A | 0.00014 | 9 | 0.02300 | 70% |
| 28 | 0.00000 | N/A | N/A | N/A | 0.00016 | 10 | 0.02300 | 70% |
| 29 | 0.00000 | N/A | N/A | N/A | 0.00017 | 11 | 0.01900 | 70% |
| 30 | 0.00000 | N/A | N/A | N/A | 0.00020 | 12 | 0.01800 | 70% |
| 31 | 0.00000 | N/A | N/A | N/A | 0.00021 | 13 | 0.01680 | 70% |
| 32 | 0.00000 | N/A | N/A | N/A | 0.00023 | 14 | 0.01560 | 70% |
| 33 | 0.00000 | N/A | N/A | N/A | 0.00025 | 15 | 0.01440 | 70% |
| 34 | 0.00000 | N/A | N/A | N/A | 0.00027 | 16 | 0.01320 | 70% |
| 35 | 0.00000 | N/A | N/A | N/A | 0.00030 | 17 | 0.01200 | 70% |
| 36 | 0.00000 | N/A | N/A | N/A | 0.00033 | 18 | 0.01160 | 70% |
| 37 | 0.00000 | N/A | N/A | N/A | 0.00036 | 19 | 0.01120 | 70% |
| 38 | 0.00000 | N/A | N/A | N/A | 0.00039 | 20 | 0.01080 | 70% |
| 39 | 0.00000 | N/A | N/A | N/A | 0.00043 | 21 | 0.01040 | 70% |
| 40 | 0.00000 | N/A | N/A | N/A | 0.00047 | 22 | 0.01000 | 70% |
| 41 | 0.00000 | N/A | N/A | N/A | 0.00052 | 23 | 0.01000 | 70% |
| 42 | 0.00000 | N/A | N/A | N/A | 0.00056 | 24 | 0.01000 | 70% |
| 43 | 0.00000 | N/A | N/A | N/A | 0.00061 | 25 | 0.01000 | 100% |
| 44 | 0.00000 | N/A | N/A | N/A | 0.00066 | 26 | 0.01000 | 100% |
| 45 | 0.00000 | N/A | N/A | N/A | 0.00073 | 27 | 0.01000 | 100% |
| 46 | 0.00000 | N/A | N/A | N/A | 0.00079 | 28 | 0.01000 | 100% |
| 47 | 0.00000 | N/A | N/A | N/A | 0.00086 | 29 | 0.01000 | 100% |
| 48 | 0.00000 | N/A | N/A | N/A | 0.00092 | 30 & Above | 0.01000 | 130% |
| 49 | 0.00000 | N/A | N/A | N/A | 0.00100 | | | |
| 50 | 0.00000 | N/A | N/A | N/A | 0.00108 | | | |
| 51 | 0.00000 | N/A | N/A | N/A | 0.00117 | | | |
| 52 | 0.00000 | N/A | N/A | N/A | 0.00126 | | | |
| 53 | 0.00000 | N/A | N/A | N/A | 0.00137 | | | |
| 54 | 0.00000 | N/A | N/A | N/A | 0.00147 | | | |
| 55 | 0.02000 | N/A | N/A | N/A | 0.00160 | | | |
| 56 | 0.02000 | N/A | N/A | N/A | 0.00173 | | | |
| 57 | 0.02500 | N/A | N/A | N/A | 0.00187 | | | |
| 58 | 0.02500 | N/A | N/A | N/A | 0.00203 | | | |
| 59 | 0.03000 | N/A | N/A | N/A | 0.00221 | | | |
| 60 | 0.04000 | N/A | N/A | N/A | 0.00242 | | | |
| 61 | 0.06000 | N/A | N/A | N/A | 0.00264 | | | |
| 62 | 0.09000 | N/A | N/A | N/A | 0.00289 | | | |
| 63 | 0.09000 | N/A | N/A | N/A | 0.00317 | | | |
| 64 | 0.19000 | N/A | N/A | N/A | 0.00350 | | | |
| 65 | 0.27000 | N/A | N/A | N/A | 0.00385 | | | |
| 66 | 0.20000 | N/A | N/A | N/A | 0.00425 | | | |
| 67 | 0.20000 | N/A | N/A | N/A | 0.00471 | | | |
| 68 | 0.20000 | N/A | N/A | N/A | 0.00520 | | | |
| 69 | 0.20000 | N/A | N/A | N/A | 0.00575 | | | |
| 70 | 0.20000 | N/A | N/A | N/A | 0.00636 | | | |
| 71 | 0.20000 | N/A | N/A | N/A | 0.00703 | | | |
| 72 | 0.20000 | N/A | N/A | N/A | 0.00777 | | | |
| 73 | 0.20000 | N/A | N/A | N/A | 0.00859 | | | |
| 74 | 0.20000 | N/A | N/A | N/A | 0.00950 | | | |
| 75 | 1.00000 | N/A | N/A | N/A | 0.01050 | | | |

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-12
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Male

| Age | Service Retirement ⁽¹⁾ | | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations | Retirement Rate Loading ⁽²⁾ |
|-----|-----------------------------------|---------|--------------------|---------------------|---------------|----------------|------------------|--------------------|--|
| | Plans A & B | Plan C | | | | | | | |
| 18 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00037 | 0 | 0.05000 | 30% |
| 19 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00040 | 1 | 0.03750 | 30% |
| 20 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 2 | 0.02000 | 30% |
| 21 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 3 | 0.01500 | 30% |
| 22 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00040 | 4 | 0.01200 | 30% |
| 23 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00039 | 5 | 0.01130 | 30% |
| 24 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00038 | 6 | 0.01070 | 30% |
| 25 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00037 | 7 | 0.01000 | 30% |
| 26 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00038 | 8 | 0.00920 | 30% |
| 27 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00039 | 9 | 0.00840 | 30% |
| 28 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00040 | 10 | 0.00760 | 30% |
| 29 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 11 | 0.00680 | 30% |
| 30 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00041 | 12 | 0.00600 | 30% |
| 31 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00042 | 13 | 0.00560 | 30% |
| 32 | 0.00000 | 0.00000 | 0.00200 | 0.00000 | 0.00010 | 0.00043 | 14 | 0.00520 | 30% |
| 33 | 0.00000 | 0.00000 | 0.00210 | 0.00000 | 0.00010 | 0.00044 | 15 | 0.00480 | 40% |
| 34 | 0.00000 | 0.00000 | 0.00220 | 0.00000 | 0.00010 | 0.00045 | 16 | 0.00440 | 40% |
| 35 | 0.00000 | 0.00000 | 0.00230 | 0.00000 | 0.00010 | 0.00047 | 17 | 0.00400 | 40% |
| 36 | 0.00000 | 0.00000 | 0.00240 | 0.00000 | 0.00010 | 0.00049 | 18 | 0.00360 | 40% |
| 37 | 0.00000 | 0.00000 | 0.00250 | 0.00000 | 0.00010 | 0.00050 | 19 | 0.00320 | 40% |
| 38 | 0.00000 | 0.00000 | 0.00260 | 0.00000 | 0.00010 | 0.00053 | 20 | 0.00280 | 70% |
| 39 | 0.00000 | 0.00000 | 0.00270 | 0.00000 | 0.00010 | 0.00056 | 21 | 0.00240 | 70% |
| 40 | 0.00750 | 0.00000 | 0.00280 | 0.00000 | 0.00010 | 0.00059 | 22 | 0.00200 | 70% |
| 41 | 0.00750 | 0.00000 | 0.00290 | 0.00000 | 0.00010 | 0.00062 | 23 | 0.00200 | 70% |
| 42 | 0.00750 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00067 | 24 | 0.00200 | 70% |
| 43 | 0.00750 | 0.00000 | 0.00310 | 0.00000 | 0.00010 | 0.00071 | 25 | 0.00200 | 110% |
| 44 | 0.00750 | 0.00000 | 0.00320 | 0.00000 | 0.00010 | 0.00076 | 26 | 0.00200 | 110% |
| 45 | 0.00750 | 0.00000 | 0.00330 | 0.00000 | 0.00010 | 0.00082 | 27 | 0.00200 | 110% |
| 46 | 0.00750 | 0.00000 | 0.00340 | 0.00000 | 0.00010 | 0.00088 | 28 | 0.00200 | 110% |
| 47 | 0.00750 | 0.00000 | 0.00350 | 0.00000 | 0.00010 | 0.00095 | 29 | 0.00200 | 110% |
| 48 | 0.00750 | 0.00000 | 0.00400 | 0.00000 | 0.00010 | 0.00102 | 30 & Above | 0.00000 | 170% |
| 49 | 0.00750 | 0.00000 | 0.00500 | 0.00000 | 0.00010 | 0.00111 | | | |
| 50 | 0.02000 | 0.02000 | 0.00750 | 0.00000 | 0.00010 | 0.00120 | | | |
| 51 | 0.02000 | 0.02000 | 0.00750 | 0.00000 | 0.00010 | 0.00129 | | | |
| 52 | 0.02000 | 0.02000 | 0.00750 | 0.00000 | 0.00010 | 0.00140 | | | |
| 53 | 0.03000 | 0.03000 | 0.02000 | 0.00000 | 0.00010 | 0.00151 | | | |
| 54 | 0.12000 | 0.08000 | 0.02000 | 0.00000 | 0.00010 | 0.00162 | | | |
| 55 | 0.22000 | 0.15000 | 0.07500 | 0.00000 | 0.00010 | 0.00175 | | | |
| 56 | 0.18000 | 0.15000 | 0.07500 | 0.00000 | 0.00010 | 0.00190 | | | |
| 57 | 0.14000 | 0.23000 | 0.10000 | 0.00000 | 0.00010 | 0.00205 | | | |
| 58 | 0.15000 | 0.15000 | 0.10000 | 0.00000 | 0.00010 | 0.00223 | | | |
| 59 | 0.22000 | 0.22000 | 0.10000 | 0.00000 | 0.00010 | 0.00243 | | | |
| 60 | 0.21000 | 0.21000 | 0.10000 | 0.00000 | 0.00010 | 0.00264 | | | |
| 61 | 0.20000 | 0.20000 | 0.05000 | 0.00000 | 0.00010 | 0.00288 | | | |
| 62 | 0.20000 | 0.20000 | 0.05000 | 0.00000 | 0.00010 | 0.00315 | | | |
| 63 | 0.20000 | 0.20000 | 0.05000 | 0.00000 | 0.00010 | 0.00344 | | | |
| 64 | 0.23000 | 0.23000 | 0.05000 | 0.00000 | 0.00010 | 0.00375 | | | |
| 65 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00410 | | | |

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-13
Probability of Separation from Active Service for Safety Members
Plans A, B, & C – Female

| Age | Service Retirement ⁽¹⁾ | | Service Disability | Ordinary Disability | Service Death | Ordinary Death | Years of Service | Other Terminations | Retirement Rate Loading ⁽²⁾ |
|-----|-----------------------------------|---------|--------------------|---------------------|---------------|----------------|------------------|--------------------|--|
| | Plans A & B | Plan C | | | | | | | |
| 18 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00014 | 0 | 0.05000 | 30% |
| 19 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00015 | 1 | 0.03750 | 30% |
| 20 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00016 | 2 | 0.02000 | 30% |
| 21 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00017 | 3 | 0.01500 | 30% |
| 22 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00017 | 4 | 0.01200 | 30% |
| 23 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00018 | 5 | 0.01130 | 30% |
| 24 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00019 | 6 | 0.01070 | 30% |
| 25 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00020 | 7 | 0.01000 | 30% |
| 26 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00021 | 8 | 0.00920 | 30% |
| 27 | 0.00000 | 0.00000 | 0.00300 | 0.00000 | 0.00010 | 0.00022 | 9 | 0.00840 | 30% |
| 28 | 0.00000 | 0.00000 | 0.00340 | 0.00000 | 0.00010 | 0.00024 | 10 | 0.00760 | 30% |
| 29 | 0.00000 | 0.00000 | 0.00380 | 0.00000 | 0.00010 | 0.00025 | 11 | 0.00680 | 30% |
| 30 | 0.00000 | 0.00000 | 0.00420 | 0.00000 | 0.00010 | 0.00027 | 12 | 0.00600 | 30% |
| 31 | 0.00000 | 0.00000 | 0.00460 | 0.00000 | 0.00010 | 0.00028 | 13 | 0.00560 | 30% |
| 32 | 0.00000 | 0.00000 | 0.00500 | 0.00000 | 0.00010 | 0.00030 | 14 | 0.00520 | 30% |
| 33 | 0.00000 | 0.00000 | 0.00560 | 0.00000 | 0.00010 | 0.00032 | 15 | 0.00480 | 40% |
| 34 | 0.00000 | 0.00000 | 0.00620 | 0.00000 | 0.00010 | 0.00034 | 16 | 0.00440 | 40% |
| 35 | 0.00000 | 0.00000 | 0.00680 | 0.00000 | 0.00010 | 0.00036 | 17 | 0.00400 | 40% |
| 36 | 0.00000 | 0.00000 | 0.00740 | 0.00000 | 0.00010 | 0.00038 | 18 | 0.00360 | 40% |
| 37 | 0.00000 | 0.00000 | 0.00800 | 0.00000 | 0.00010 | 0.00041 | 19 | 0.00320 | 40% |
| 38 | 0.00000 | 0.00000 | 0.00840 | 0.00000 | 0.00010 | 0.00043 | 20 | 0.00280 | 70% |
| 39 | 0.00000 | 0.00000 | 0.00880 | 0.00000 | 0.00010 | 0.00046 | 21 | 0.00240 | 70% |
| 40 | 0.00750 | 0.00000 | 0.00920 | 0.00000 | 0.00010 | 0.00049 | 22 | 0.00200 | 70% |
| 41 | 0.00750 | 0.00000 | 0.00960 | 0.00000 | 0.00010 | 0.00052 | 23 | 0.00200 | 70% |
| 42 | 0.00750 | 0.00000 | 0.01000 | 0.00000 | 0.00010 | 0.00056 | 24 | 0.00200 | 70% |
| 43 | 0.00750 | 0.00000 | 0.01040 | 0.00000 | 0.00010 | 0.00059 | 25 | 0.00200 | 110% |
| 44 | 0.00750 | 0.00000 | 0.01080 | 0.00000 | 0.00010 | 0.00063 | 26 | 0.00200 | 110% |
| 45 | 0.00750 | 0.00000 | 0.01120 | 0.00000 | 0.00010 | 0.00067 | 27 | 0.00200 | 110% |
| 46 | 0.00750 | 0.00000 | 0.01160 | 0.00000 | 0.00010 | 0.00071 | 28 | 0.00200 | 110% |
| 47 | 0.00750 | 0.00000 | 0.01200 | 0.00000 | 0.00010 | 0.00076 | 29 | 0.00200 | 110% |
| 48 | 0.00750 | 0.00000 | 0.01300 | 0.00000 | 0.00010 | 0.00080 | 30 & Above | 0.00000 | 170% |
| 49 | 0.00750 | 0.00000 | 0.01500 | 0.00000 | 0.00010 | 0.00085 | | | |
| 50 | 0.02000 | 0.02000 | 0.01800 | 0.00000 | 0.00010 | 0.00091 | | | |
| 51 | 0.02000 | 0.02000 | 0.02000 | 0.00000 | 0.00010 | 0.00097 | | | |
| 52 | 0.02000 | 0.02000 | 0.02400 | 0.00000 | 0.00010 | 0.00103 | | | |
| 53 | 0.03000 | 0.03000 | 0.02800 | 0.00000 | 0.00010 | 0.00109 | | | |
| 54 | 0.12000 | 0.08000 | 0.03200 | 0.00000 | 0.00010 | 0.00116 | | | |
| 55 | 0.22000 | 0.15000 | 0.11000 | 0.00000 | 0.00010 | 0.00123 | | | |
| 56 | 0.18000 | 0.15000 | 0.06000 | 0.00000 | 0.00010 | 0.00131 | | | |
| 57 | 0.14000 | 0.23000 | 0.06000 | 0.00000 | 0.00010 | 0.00140 | | | |
| 58 | 0.15000 | 0.15000 | 0.06000 | 0.00000 | 0.00010 | 0.00148 | | | |
| 59 | 0.22000 | 0.22000 | 0.06000 | 0.00000 | 0.00010 | 0.00158 | | | |
| 60 | 0.21000 | 0.21000 | 0.06000 | 0.00000 | 0.00010 | 0.00168 | | | |
| 61 | 0.20000 | 0.20000 | 0.06000 | 0.00000 | 0.00010 | 0.00178 | | | |
| 62 | 0.20000 | 0.20000 | 0.06000 | 0.00000 | 0.00010 | 0.00190 | | | |
| 63 | 0.20000 | 0.20000 | 0.06000 | 0.00000 | 0.00010 | 0.00202 | | | |
| 64 | 0.23000 | 0.23000 | 0.06000 | 0.00000 | 0.00010 | 0.00215 | | | |
| 65 | 1.00000 | 1.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00228 | | | |

1. Service retirement probabilities vary by years of service. The applicable retirement probability loading that varies by years of service is shown on this page in a separate column.
2. The retirement probability loading is applied to the service retirement probability at each member's applicable age and years of service.

Table A-14
Probability of Initial Medical Enrollment

Males and Females:

| <u>Years of Service</u> | <u>Assumed Enrollment %</u> |
|-------------------------|-----------------------------|
| < 10 | 7% |
| 10-14 | 43% |
| 15-19 | 64% |
| 20-24 | 74% |
| 25+ | 95% |
| Disabled | 95% |

This applies to the medical and Medicare Part B premium reimbursement benefits.

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 201 | Anthem Blue Cross Prudent Buyer Plan | Retiree Only | 0.3% | 0.5% | | |
| 202 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Spouse | 0.3% | 0.1% | | |
| 203 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Family | 0.9% | 0.1% | | |
| 204 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Children | | 0.1% | | |
| 205 | Anthem Blue Cross Prudent Buyer Plan | Minor Survivor | | | | |
| 211 | Anthem Blue Cross I | Retiree Only | 0.5% | 0.4% | 0.3% | 0.2% |
| 212 | Anthem Blue Cross I | Retiree and Spouse | | 0.3% | | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | 0.5% | 0.2% | | |
| 214 | Anthem Blue Cross I | Retiree and Children | | 0.1% | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | |
| 221 | Anthem Blue Cross II | Retiree Only | 4.5% | 7.7% | 0.8% | 1.3% |
| 222 | Anthem Blue Cross II | Retiree and Spouse | 12.5% | 7.0% | 2.3% | 0.9% |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | 14.9% | 3.0% | 0.8% | |
| 224 | Anthem Blue Cross II | Retiree and Children | 1.5% | 1.3% | 0.3% | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | |
| 240 | Anthem Blue Cross III | One Medicare | | 0.3% | 7.1% | 11.5% |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | 0.1% | 0.2% | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | 5.5% | 1.0% |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | 0.2% | 7.1% | 5.1% |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | 0.4% | 0.1% |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | 0.3% | 1.3% | 0.1% |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | 0.6% | 0.1% |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | | 0.3% | |
| 301 | Cigna Network Model Plan | Retiree Only | 0.1% | | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | 0.2% | | | |
| 303 | Cigna Network Model Plan | Retiree and Family | 0.1% | | | |
| 304 | Cigna Network Model Plan | Retiree and Children | | | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | |
| 393 | Kaiser (WA) | Retiree and Family | | | | |
| 394 | Kaiser (WA) | Retiree and Family | | | | |
| 395 | Kaiser (WA) | Retiree and Family | | | | |
| 396 | Kaiser (WA) | Retiree and Family | | | | |
| 397 | Kaiser (WA) | Retiree and Family | | | | |
| 398 | Kaiser (WA) | Retiree and Family | | | | |
| 399 | Kaiser (WA) | Retiree and Family | | | | |
| 400 | Kaiser (WA) | Retiree and Family | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | 11.0% | 26.2% | | |
| 402 | Kaiser (CA) | Retiree Cost ("M" Coverage) | | | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | 0.6% | 18.0% | 38.2% |
| 404 | Kaiser (CA) | Retiree Excess I | | | 0.4% | 1.0% |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | 1.3% | 2.5% |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | |
| 411 | Kaiser (CA) | Family Basic | 33.0% | 32.0% | | |
| 412 | Kaiser (CA) | One Cost ("M" Coverage), Others Basic | | | | |
| 413 | Kaiser (CA) | One Advantage, Others Basic | | | 20.8% | 5.0% |
| 414 | Kaiser (CA) | One Excess I, Others Basic | | | 0.5% | |
| 415 | Kaiser (CA) | Two+ Cost ("M" Coverage) | | | | |
| 416 | Kaiser (CA) | One Advantage, One Cost ("M" Coverage) | | | | |
| 417 | Kaiser (CA) | One Excess I, One Cost ("M" Coverage) | | | | |
| 418 | Kaiser (CA) | Two+ Advantage | | | 15.9% | 16.5% |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | 0.2% | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | |
| 421 | Kaiser (CA) | Survivor | | | | |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | | | 1.2% | 0.5% |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | | | | |
| 424 | Kaiser (CA) | One Cost ("M" Coverage), One Excess II - Part B | | | | |
| 425 | Kaiser (CA) | One Cost ("M" Coverage), One Excess III (MNP) | | | | |
| 426 | Kaiser (CA) | One Risk, One Excess II - Part B | | | | 0.4% |
| 427 | Kaiser (CA) | One Risk, One Excess III (MNP) | | | | |
| 428 | Kaiser (CA) | One Excess I, One Excess II - Part B | | | | |
| 429 | Kaiser (CA) | One Excess I, One Excess III (MNP) | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | 0.1% | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | |

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|--|--------------------------------------|---|---------------|---------------|---------------|---------------|
| | | | Male | Female | Male | Female |
| 450 | Kaiser - Colorado Basic | Retiree Basic | | | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | |
| 452 | Kaiser (Other) | Retiree Only | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | | | | |
| 454 | Kaiser - Colorado | Retiree Basic Family | | | | |
| 455 | Kaiser - Colorado | One Risk, One Basic | | | | |
| 456 | Kaiser (Other) | Retiree and Spouse | | | | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | | | | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | | |
| 460 | Kaiser (Other) | Retiree and Spouse | | | | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | |
| 443 | Kaiser - Georgia | One Medicare Member (Renal Failure) | | | | |
| 444 | Kaiser - Georgia | One Medicare Member + One Medicare with Part B only | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | |
| 446 | Kaiser - Georgia | One Medicare Member + One Medicare without Part A&B | | | | |
| 461 | Kaiser - Georgia Basic | Basic | | | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | | | | |
| 464 | Kaiser - Georgia | Retiree Basic Family | | | | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | | | | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | |
| 467 | Kaiser - Georgia | One Retiree Risk, Two Retiree Basic | | | | |
| 468 | Kaiser - Georgia | Two Retiree Risk, One Basic | | | | |
| 469 | Kaiser - Georgia | Three Retiree Risk, One Basic | | | | |
| 470 | Kaiser - Georgia | Any other Family, at least one Retiree Risk | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | | | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | | | | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | | | | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | | | | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | | | | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | |
| 479 | Kaiser - Hawaii | One Risk, One Over 65 without Medicare A&B | | | | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | | | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | | | | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | | | | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | | | | |
| 487 | Kaiser - Oregon | Retiree Cost | | | | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | |
| 490 | Kaiser - Oregon | Retiree w/ Part B only | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | | | | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | | | | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | | | | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | | | | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | | | | |
| 611 | SCAN Health Plan | Retiree Only | | | 0.5% | 0.8% |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | 0.5% | 0.4% |
| 701 | United Healthcare Medicare Advantage | Retiree Only | | 0.2% | 3.8% | 9.2% |
| 702 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (1 Medicare) | 0.6% | 2.0% | 3.9% | 1.0% |
| 703 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (2 Medicare) | | | 3.7% | 4.1% |
| 704 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (1 Medicare) | 0.1% | 0.5% | 1.7% | 0.1% |
| 705 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (2 Medicare) | | | 0.5% | |
| 706 | United Healthcare Medicare Advantage | Minor Survivor | | | | |
| 707 | United Healthcare | Single | 3.5% | 8.6% | | |
| 708 | United Healthcare | Two-Party | 7.0% | 5.5% | | |
| 709 | United Healthcare | Family | 8.5% | 2.7% | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |
| Probability of enrolling at least one dependent | | | 80.1% | 55.5% | 67.8% | 35.3% |

Table A-15A
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 1
(continued)

Firefighters Local 1014 Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|-------------------------|---------------------------|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 801 | Firefighters Local 1014 | Med-Member under 65 | 6.5% | 6.5% | | |
| 802 | Firefighters Local 1014 | Med-Member +1 under 65 | 35.0% | 35.0% | | |
| 803 | Firefighters Local 1014 | Med-Member +2 under 65 | 58.5% | 58.5% | | |
| 804 | Firefighters Local 1014 | Med-Member with Medicare | | | 12.0% | 12.0% |
| 805 | Firefighters Local 1014 | Med-Member +1; 1 MDC | | | | |
| 806 | Firefighters Local 1014 | Med-Member +1; 2 MDC | | | 28.0% | 28.0% |
| 807 | Firefighters Local 1014 | Med-Member +2; 1 MDC | | | | |
| 808 | Firefighters Local 1014 | Med-Member +2; 2 MDC | | | 60.0% | 60.0% |
| 809 | Firefighters Local 1014 | Med-Surv. Sp. Under 65 | | | | |
| 810 | Firefighters Local 1014 | Med-Surv. Sp. +1 Under 65 | | | | |
| 811 | Firefighters Local 1014 | Med-Surv. Sp. +2 Under 65 | | | | |
| 812 | Firefighters Local 1014 | Med-Surv. Sp. With MDC | | | | |
| 813 | Firefighters Local 1014 | Med-Surv. Sp. +1 1 MDC | | | | |
| 814 | Firefighters Local 1014 | Med-Surv. Sp. +2; 1 MDC | | | | |
| 815 | Firefighters Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |

Probability of enrolling at least one dependent 93.5% 93.5% 88.0% 88.0%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|--------|--------|---------|--------|
| | | | Male | Female | Male | Female |
| 201 | Anthem Blue Cross Prudent Buyer Plan | Retiree Only | 0.3% | 0.5% | | |
| 202 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Spouse | 0.3% | 0.1% | | |
| 203 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Family | 0.9% | 0.1% | | |
| 204 | Anthem Blue Cross Prudent Buyer Plan | Retiree and Children | | 0.1% | | |
| 205 | Anthem Blue Cross Prudent Buyer Plan | Minor Survivor | | | | |
| 211 | Anthem Blue Cross I | Retiree Only | 0.5% | 0.4% | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | | 0.3% | | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | 0.5% | 0.2% | | |
| 214 | Anthem Blue Cross I | Retiree and Children | | 0.1% | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | |
| 221 | Anthem Blue Cross II | Retiree Only | 4.5% | 7.7% | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | 12.5% | 7.0% | | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | 14.9% | 3.0% | | |
| 224 | Anthem Blue Cross II | Retiree and Children | 1.5% | 1.3% | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | |
| 240 | Anthem Blue Cross III | One Medicare | | 0.3% | 8.2% | 13.0% |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | 0.1% | 0.2% | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | | | 7.8% | 1.9% |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | 0.2% | 7.1% | 5.1% |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | | 0.7% | 0.1% |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | | | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | | 0.3% | 2.1% | 0.1% |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | | 0.6% | 0.1% |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | | 0.3% | |
| 301 | Cigna Network Model Plan | Retiree Only | 0.1% | | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | 0.2% | | | |
| 303 | Cigna Network Model Plan | Retiree and Family | 0.1% | | | |
| 304 | Cigna Network Model Plan | Retiree and Children | | | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | |
| 393 | Kaiser (WA) | Retiree and Family | | | | |
| 394 | Kaiser (WA) | Retiree and Family | | | | |
| 395 | Kaiser (WA) | Retiree and Family | | | | |
| 396 | Kaiser (WA) | Retiree and Family | | | | |
| 397 | Kaiser (WA) | Retiree and Family | | | | |
| 398 | Kaiser (WA) | Retiree and Family | | | | |
| 399 | Kaiser (WA) | Retiree and Family | | | | |
| 400 | Kaiser (WA) | Retiree and Family | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | 11.0% | 26.2% | | |
| 402 | Kaiser (CA) | Retiree Cost ("M" Coverage) | | | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | 0.6% | 19.7% | 41.7% |
| 404 | Kaiser (CA) | Retiree Excess I | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | |
| 411 | Kaiser (CA) | Family Basic | 33.0% | 32.0% | | |
| 412 | Kaiser (CA) | One Cost ("M" Coverage), Others Basic | | | | |
| 413 | Kaiser (CA) | One Advantage, Others Basic | | | 22.6% | 5.5% |
| 414 | Kaiser (CA) | One Excess I, Others Basic | | | | |
| 415 | Kaiser (CA) | Two+ Cost ("M" Coverage) | | | | |
| 416 | Kaiser (CA) | One Advantage, One Cost ("M" Coverage) | | | | |
| 417 | Kaiser (CA) | One Excess I, One Cost ("M" Coverage) | | | | |
| 418 | Kaiser (CA) | Two+ Advantage | | | 16.1% | 16.9% |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | |
| 421 | Kaiser (CA) | Survivor | | | | |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | | | | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | | | | |
| 424 | Kaiser (CA) | One Cost ("M" Coverage), One Excess II - Part B | | | | |
| 425 | Kaiser (CA) | One Cost ("M" Coverage), One Excess III (MNP) | | | | |
| 426 | Kaiser (CA) | One Risk, One Excess II - Part B | | | | |
| 427 | Kaiser (CA) | One Risk, One Excess III (MNP) | | | | |
| 428 | Kaiser (CA) | One Excess I, One Excess II - Part B | | | | |
| 429 | Kaiser (CA) | One Excess I, One Excess III (MNP) | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | |

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Non-Local 1014 Firefighters Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|----------------|--------------------------------------|---|---------------|---------------|---------------|---------------|
| | | | Male | Female | Male | Female |
| 450 | Kaiser - Colorado Basic | Retiree Basic | | | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | |
| 452 | Kaiser (Other) | Retiree Only | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | | | | |
| 454 | Kaiser - Colorado | Retiree Basic Family | | | | |
| 455 | Kaiser - Colorado | One Risk, One Basic | | | | |
| 456 | Kaiser (Other) | Retiree and Spouse | | | | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | | | | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | | |
| 460 | Kaiser (Other) | Retiree and Spouse | | | | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | |
| 443 | Kaiser - Georgia | One Medicare Member (Renal Failure) | | | | |
| 444 | Kaiser - Georgia | One Medicare Member + One Medicare with Part B only | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | |
| 446 | Kaiser - Georgia | One Medicare Member + One Medicare without Part A&B | | | | |
| 461 | Kaiser - Georgia Basic | Basic | | | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | | | | |
| 464 | Kaiser - Georgia | Retiree Basic Family | | | | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | | | | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | |
| 467 | Kaiser - Georgia | One Retiree Risk, Two Retiree Basic | | | | |
| 468 | Kaiser - Georgia | Two Retiree Risk, One Basic | | | | |
| 469 | Kaiser - Georgia | Three Retiree Risk, One Basic | | | | |
| 470 | Kaiser - Georgia | Any other Family, at least one Retiree Risk | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | | | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | | | | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | | | | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | | | | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | | | | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | |
| 479 | Kaiser - Hawaii | One Risk, One Over 65 without Medicare A&B | | | | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | | | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | | | | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | | | | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | | | | |
| 487 | Kaiser - Oregon | Retiree Cost | | | | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | |
| 490 | Kaiser - Oregon | Retiree w/ Part B only | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | | | | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | | | | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | | | | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | | | | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | | | | |
| 611 | SCAN Health Plan | Retiree Only | | | 0.5% | 0.8% |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | 0.5% | 0.4% |
| 701 | United Healthcare Medicare Advantage | Retiree Only | | 0.2% | 3.8% | 9.2% |
| 702 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (1 Medicare) | 0.6% | 2.0% | 3.9% | 1.0% |
| 703 | United Healthcare Medicare Advantage | Retiree & 1 Dependent (2 Medicare) | | | 3.7% | 4.1% |
| 704 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (1 Medicare) | 0.1% | 0.5% | 1.7% | 0.1% |
| 705 | United Healthcare Medicare Advantage | Retiree & 2 + Deps. (2 Medicare) | | | 0.5% | |
| 706 | United Healthcare Medicare Advantage | Minor Survivor | | | | |
| 707 | United Healthcare | Single | 3.5% | 8.6% | | |
| 708 | United Healthcare | Two-Party | 7.0% | 5.5% | | |
| 709 | United Healthcare | Family | 8.5% | 2.7% | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |

Probability of enrolling at least one dependent 80.1% 55.5% 67.8% 35.3%

Table A-15B
Probability of Medical Plan and Coverage Tier Selection upon Initial Enrollment for Tier 2
(continued)

Firefighters Local 1014 Retirees

| Deduction Code | Plan | Tier | Pre 65 | | Post 65 | |
|--|-------------------------|---------------------------|--------------|--------------|--------------|--------------|
| | | | Male | Female | Male | Female |
| 801 | Firefighters Local 1014 | Med-Member under 65 | 6.5% | 6.5% | | |
| 802 | Firefighters Local 1014 | Med-Member +1 under 65 | 35.0% | 35.0% | | |
| 803 | Firefighters Local 1014 | Med-Member +2 under 65 | 58.5% | 58.5% | | |
| 804 | Firefighters Local 1014 | Med-Member with Medicare | | | 12.0% | 12.0% |
| 805 | Firefighters Local 1014 | Med-Member +1; 1 MDC | | | | |
| 806 | Firefighters Local 1014 | Med-Member +1; 2 MDC | | | 28.0% | 28.0% |
| 807 | Firefighters Local 1014 | Med-Member +2; 1 MDC | | | | |
| 808 | Firefighters Local 1014 | Med-Member +2; 2 MDC | | | 60.0% | 60.0% |
| 809 | Firefighters Local 1014 | Med-Surv. Sp. Under 65 | | | | |
| 810 | Firefighters Local 1014 | Med-Surv. Sp. +1 Under 65 | | | | |
| 811 | Firefighters Local 1014 | Med-Surv. Sp. +2 Under 65 | | | | |
| 812 | Firefighters Local 1014 | Med-Surv. Sp. With MDC | | | | |
| 813 | Firefighters Local 1014 | Med-Surv. Sp. +1 1 MDC | | | | |
| 814 | Firefighters Local 1014 | Med-Surv. Sp. +2; 1 MDC | | | | |
| 815 | Firefighters Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | |
| Total | | | 100.0% | 100.0% | 100.0% | 100.0% |
| Probability of enrolling at least one dependent | | | 93.5% | 93.5% | 88.0% | 88.0% |

Table A-16
Probability of Medical Plan and Coverage Tier Selection for Pre 65 Retirees
Who Become Eligible for a Post 65 Plan

We assume that Pre 65 retirees and dependents will choose Post 65 plans at age 65 according to the following table:

| From Pre Age 65 Eligible Plan | To Post Age 65 Eligible Plan | Tier 1 | Tier 2 |
|---------------------------------|--|--------|--------|
| Anthem Blue Cross I | Anthem Blue Cross I | 45.0% | 0.0% |
| | Anthem Blue Cross III | 55.0% | 100.0% |
| Anthem Blue Cross II | Anthem Blue Cross II | 44.0% | 0.0% |
| | Anthem Blue Cross III | 56.0% | 100.0% |
| Anthem Blue Cross Prudent Buyer | Anthem Blue Cross Prudent Buyer | 47.0% | 0.0% |
| | Anthem Blue Cross II | 4.0% | 0.0% |
| | Anthem Blue Cross III | 49.0% | 100.0% |
| Cigna Network Model | Cigna Network Model Plan | 36.5% | 0.0% |
| | Cigna Medicare Select Plus Rx (AZ) | 6.0% | 0.0% |
| | Anthem Blue Cross II | 2.5% | 0.0% |
| | Anthem Blue Cross III | 25.0% | 25.0% |
| | UnitedHealthcare Medicare Advantage Senior Advantage | 18.0% | 75.0% |
| | Senior Advantage | 2.0% | 0.0% |
| | SCAN Health Plan | 10.0% | 0.0% |
| UnitedHealthcare | UnitedHealthcare Medicare Advantage Cigna Network Model Plan | 80.0% | 81.0% |
| | Cigna Network Model Plan | 1.0% | 0.0% |
| | Anthem Blue Cross II | 2.0% | 0.0% |
| | Anthem Blue Cross III | 9.0% | 11.0% |
| | SCAN Health Plan | 2.0% | 2.0% |
| | Senior Advantage | 2.0% | 6.0% |
| | Excess II | 3.0% | 0.0% |
| | One Excess II, One Basic | 1.0% | 0.0% |
| Kaiser Retiree Basic | Senior Advantage | 77.5% | 98.0% |
| | Retiree Excess I | 3.0% | 0.0% |
| | Retiree Excess II | 14.5% | 0.0% |
| | Excess III (MNP) | 3.0% | 0.0% |
| | Anthem Blue Cross III | 2.0% | 2.0% |
| Kaiser Family Basic | 2+ Advantage | 80.0% | 99.0% |
| | One Excess I, One Advantage | 4.1% | 0.0% |
| | One Advantage, One Excess II | 9.0% | 0.0% |
| | One Advantage, One Excess III (MNP) | 3.1% | 0.0% |
| | Two+ Excess II - Part B | 0.5% | 0.0% |
| | Anthem Blue Cross III | 1.6% | 1.0% |
| | UnitedHealthcare Medicare Advantage Senior Advantage | 0.2% | 0.0% |
| | Senior Advantage | 1.5% | 0.0% |
| Firefighters Local 1014 | Firefighters Local 1014 | 100.0% | 100.0% |

We assume that 100% of the retirees are eligible for Medicare with Part B Premium Reimbursement for the plans listed below. We assume these Post Medicare Only Plans are for enrollees who are entitled for Medicare Parts A and B:

- Anthem Blue Cross III
- Cigna Medicare Select Plus Rx (AZ)
- Firefighters Local 1014 Post Medicare Plan
- Kaiser Senior Advantage
- SCAN
- UnitedHealthcare – Medicare Advantage

We assume all other plans' retirees do not receive Part B Premium Reimbursement.

The Part B reimbursement for Tier 1 is for retiree and any spouse or child(ren), while the Part B reimbursement for Tier 2 is only for retirees and surviving spouses. Tier 2 retirees are required to enroll in Medicare when eligible.

Effective January 1, 2007, Medicare Part B premiums vary depending on income status. The County places a cap on the per member monthly Part B reimbursement amount at the standard amount (e.g., \$164.90 for calendar year 2023).

For purposes of this valuation, we assume the average Medicare Part B premium reimbursement from July 1, 2022 through July 1, 2023 is \$157.49 per member per month. This is based on our average of 2022 calendar year Medicare Part B premium rates provided in the census from LACERA of \$150.08 per member per month and the 2023 calendar year Medicare Part B standard premium rate of \$164.90.

Table A-17
Survivor and New Dependent Enrollment

The valuation methods and assumptions are adjusted with the following considerations from LACERA discussions:

Scenario I

If a dependent or spouse dies, the retiree may enroll a new spouse/domestic partner and/or a new dependent.

- We assume 1.0% will enroll a new spouse/domestic partner.
- We assume 2.5% of the retirees will enroll a new dependent.

Scenario II

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse has retiree medical, Part B, or dental/vision coverage, the existing spouse or dependent may continue to be enrolled and may also enroll a new spouse/domestic partner and/or a new dependent.

- We assume 90% of the retirees with spouses have a spouse continuance option.
- We assume 2.2% of the surviving spouse/domestic partners with a continuance option will enroll a new spouse.
- Therefore, we assume 2.0% (or 90% of the 2.2%) of the surviving spouses' new spouses will enroll and receive the County subsidy.
- We assume 2.5% of the surviving spouse/domestic partners will enroll a new dependent.

Scenario III

If a retiree who has a retirement plan option which qualifies as eligible for continuing retirement benefits to the survivor dies and the spouse does NOT have retiree medical coverage, we assume no additional spouse/domestic partner or dependent will be enrolled.

Table A-18
Probability of Initial Dental/Vision Enrollment

Males and Females

| <u>Years of Service</u> | <u>Assumed Enrollment %</u> |
|-------------------------|-----------------------------|
| < 10 | 9% |
| 10-14 | 48% |
| 15-19 | 70% |
| 20-24 | 76% |
| 25+ | 95% |
| Disabled | 93% |

Table A-19
Probability of Dental/Vision Plan and Coverage Tier Selection Upon Dental/Vision Retirement Enrollment

| Tier | <u>Cigna Indemnity Dental/Vision</u> | | | <u>Cigna HMO Dental/Vision</u> | | |
|----------------|--------------------------------------|-------------------------------|-----------------------|--------------------------------|-------------------------------|-----------------------|
| | <u>Retiree Only</u> | <u>Retiree and Dependents</u> | <u>Minor Survivor</u> | <u>Retiree Only</u> | <u>Retiree and Dependents</u> | <u>Minor Survivor</u> |
| Deduction Code | 501 | 502 | 503 | 901 | 902 | 903 |
| Percentage | | | | | | |
| Male | 18.5% | 70.5% | 0% | 3.0% | 8.0% | 0% |
| Female | 45.0% | 42.7% | 0% | 7.5% | 4.8% | 0% |

**Table A-20
 Premium Information**

The following premium information is for retirees living in California who have less than 10 years of service and must pay the full amount. Members who have more than 10 years of service receive a subsidy from the County. Details can be found in this table below. The premium rates in Table A-20 include the carriers' administration fees and LACERA's per contract monthly administration fee. The per contract monthly administration fee was \$10.00 effective July 1, 2022 and \$8.00 effective July 1, 2023 and is included in the premium rates.

**Pre and Post Age 65 Monthly Rates Effective July 1, 2022
 Cigna and UnitedHealthcare are Pre Age 65 Only**

| Tier | Anthem Blue Cross - Plan I | Anthem Blue Cross - Plan II | Anthem Blue Cross - Prudent Buyer | Cigna | United Healthcare |
|----------------------------|-----------------------------------|------------------------------------|--|--------------|--------------------------|
| Retiree Only | \$ 1,275.39 | \$ 1,275.39 | \$ 902.57 | \$ 1,657.81 | |
| Retiree & Spouse | \$ 2,297.06 | \$ 2,297.06 | \$ 1,772.82 | \$ 2,991.10 | |
| Retiree & Family | \$ 2,709.06 | \$ 2,709.06 | \$ 2,000.33 | \$ 3,531.49 | |
| Retiree & Children | \$ 1,686.53 | \$ 1,686.53 | \$ 1,159.16 | \$ 2,198.42 | |
| Minor Survivor | \$ 424.51 | \$ 432.89 | \$ 248.48 | \$ 525.62 | \$ 372.13 |
| UnitedHealthcare Single | | | | | \$ 1,295.66 |
| UnitedHealthcare Two-Party | | | | | \$ 2,364.24 |
| UnitedHealthcare Family | | | | | \$ 2,802.79 |

**Pre and Post Age 65 Monthly Rates Effective July 1, 2023
 Cigna and UnitedHealthcare are Pre Age 65 Only**

| Tier | Anthem Blue Cross - Plan I | Anthem Blue Cross - Plan II | Anthem Blue Cross - Prudent Buyer | Cigna | United Healthcare |
|----------------------------|-----------------------------------|------------------------------------|--|--------------|--------------------------|
| Retiree Only | \$ 1,374.62 | \$ 1,374.62 | \$ 951.76 | \$ 1,787.58 | |
| Retiree & Spouse | \$ 2,478.02 | \$ 2,478.02 | \$ 1,871.92 | \$ 3,227.48 | |
| Retiree & Family | \$ 2,922.98 | \$ 2,922.98 | \$ 2,112.48 | \$ 3,810.99 | |
| Retiree & Children | \$ 1,818.65 | \$ 1,818.65 | \$ 1,223.07 | \$ 2,371.89 | |
| Minor Survivor | \$ 455.67 | \$ 464.72 | \$ 260.15 | \$ 564.82 | \$ 394.87 |
| UnitedHealthcare Single | | | | | \$ 1,381.50 |
| UnitedHealthcare Two-Party | | | | | \$ 2,523.09 |
| UnitedHealthcare Family | | | | | \$ 2,991.61 |

Post Age 65 Monthly Rates Effective July 1, 2022

| Tier | Anthem Blue Cross - Plan III | SCAN | Cigna | United Healthcare Medicare Advantage |
|------------------------------------|---------------------------------|-----------|-------------|---|
| One Medicare | \$ 521.08 | | \$ 386.49 | |
| Retiree & Spouse- 1 Medicare | \$ 1,659.63 | | \$ 1,719.78 | |
| Retiree & Spouse- 2 Medicare | \$ 1,034.26 | | \$ 762.98 | |
| Retiree & Children- 1 Medicare | \$ 930.76 | | \$ 928.28 | |
| Retiree & Family- 1 Medicare | \$ 2,069.18 | | \$ 2,260.85 | |
| Retiree & Family- 2 Medicare | \$ 1,443.73 | | \$ 1,344.91 | |
| Retiree & Family- 3 Medicare | \$ 1,617.64 | | | |
| Retiree Only | | \$ 285.60 | | \$ 338.45 |
| Retiree & 1 Dependent (1 Medicare) | | | | \$ 1,624.11 |
| Retiree & 1 Dependent (2 Medicare) | | \$ 561.20 | | \$ 666.90 |
| Retiree & 2 + Deps. (1 Medicare) | | | | \$ 1,845.58 |
| Retiree & 2 + Deps. (2 Medicare) | | | | \$ 888.37 |

Post Age 65 Monthly Rates Effective July 1, 2023

| Tier | Anthem Blue Cross - Plan III | SCAN | Cigna | United Healthcare Medicare Advantage |
|------------------------------------|---------------------------------|-----------|-------------|---|
| One Medicare | \$ 559.97 | | \$ 346.86 | |
| Retiree & Spouse- 1 Medicare | \$ 1,789.60 | | \$ 1,786.76 | |
| Retiree & Spouse- 2 Medicare | \$ 1,114.20 | | \$ 685.72 | |
| Retiree & Children- 1 Medicare | \$ 1,002.42 | | \$ 931.85 | |
| Retiree & Family- 1 Medicare | \$ 2,231.91 | | \$ 2,730.95 | |
| Retiree & Family- 2 Medicare | \$ 1,556.43 | | \$ 1,325.84 | |
| Retiree & Family- 3 Medicare | \$ 1,744.25 | | | |
| Retiree Only | | \$ 248.59 | | \$ 323.31 |
| Retiree & 1 Dependent (1 Medicare) | | | | \$ 1,696.81 |
| Retiree & 1 Dependent (2 Medicare) | | \$ 489.18 | | \$ 638.62 |
| Retiree & 2 + Deps. (1 Medicare) | | | | \$ 1,933.42 |
| Retiree & 2 + Deps. (2 Medicare) | | | | \$ 875.23 |

Kaiser California Monthly Rates

| Effective Date | July 1, 2022 | July 1, 2023 |
|--|--------------|--------------|
| Retiree Basic (Under 65) | \$ 1,143.57 | \$ 1,265.81 |
| Retiree Risk (Senior Advantage) | \$ 263.09 | \$ 250.28 |
| Retiree Excess I | \$ 1,178.97 | \$ 1,186.60 |
| Retiree Excess II - Part B | \$ 1,148.18 | \$ 1,268.44 |
| Excess III - Medicare Not Provided (MNP) | \$ 1,178.97 | N/A |
| Family Basic | \$ 2,277.14 | \$ 2,523.62 |
| One Advantage, One Basic | \$ 1,396.66 | \$ 1,508.09 |
| One Excess I, One Basic | \$ 2,312.54 | \$ 2,444.41 |
| One Excess II - Part B, One Basic | \$ 2,281.75 | \$ 2,526.25 |
| One Excess III (MNP), One Basic | \$ 2,312.54 | N/A |
| Two+ Advantage | \$ 516.18 | \$ 492.56 |
| One Excess I, One Advantage | \$ 1,432.06 | \$ 1,428.88 |
| One Advantage, One Excess II - Part B | \$ 1,401.27 | \$ 1,510.72 |
| One Advantage, One Excess III (MNP) | \$ 1,432.06 | N/A |
| Two+ Excess I | \$ 2,347.94 | \$ 2,365.20 |
| One Excess I, One Excess II - Part B | \$ 2,317.15 | \$ 2,447.04 |
| One Excess I, One Excess III (MNP) | \$ 2,347.94 | N/A |
| Two Excess II - Part B | \$ 2,286.36 | \$ 2,528.88 |
| One Excess II - Part B, One Excess III (MNP) | \$ 2,317.15 | N/A |
| Two Excess III - Both (MNP) | \$ 2,347.94 | N/A |
| Survivor | \$ 1,143.57 | \$ 1,265.81 |

Firefighters Local 1014 Monthly Rates

| Effective Date | July 1, 2022 |
|---------------------------------------|---------------------|
| Medical Member Under 65 | \$ 1,259.51 |
| Medical Member + 1 Under 65 | \$ 2,270.98 |
| Medical Member + 2 Under 65 | \$ 2,678.84 |
| Medical Member with Medicare | \$ 1,259.51 |
| Medical Member + 1: 1 Medicare (MDC) | \$ 2,270.98 |
| Medical Member + 1; 2 MDC | \$ 2,270.98 |
| Medical Member + 2; 1 MDC | \$ 2,678.84 |
| Medical Member + 2; 2 MDC | \$ 2,678.84 |
| Medical Surviving Spouse Under 65 | \$ 1,259.51 |
| Medical Surviving Spouse + 1 Under 65 | \$ 2,270.98 |
| Medical Surviving Spouse + 2 Under 65 | \$ 2,678.84 |
| Medical Surviving Spouse with MDC | \$ 1,259.51 |
| Medical Surviving Spouse + 1; 1 MDC | \$ 2,270.98 |
| Medical Surviving Spouse + 2; 1 MDC | \$ 2,678.84 |
| Medical Surviving Spouse + 1; 2 MDC | \$ 2,270.98 |

July 1, 2023 Firefighter Local 1014 rates were not available in time to include in the valuation.

Dental/Vision Monthly Rates

| <u>Effective Date</u> | July 1, 2022 | | July 1, 2023 | |
|------------------------------|---------------------------------------|---|---------------------------------------|---|
| <u>Tier</u> | <u>Cigna Dental HMO/Vision</u> | <u>Cigna Indemnity Dental/Vision</u> | <u>Cigna Dental HMO/Vision</u> | <u>Cigna Indemnity Dental/Vision</u> |
| Retiree Only | \$ 48.43 | \$ 51.42 | \$ 46.52 | \$ 52.68 |
| Retiree & Dependents | \$ 97.09 | \$ 104.33 | \$ 95.28 | \$ 109.81 |
| Minor Survivor | \$ 48.99 | \$ 62.67 | \$ 47.11 | \$ 64.82 |

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. If a retiree has 10 years of retirement service credit, the County contributes 40% of the health care plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit.

Tier 2 is for employees who are hired after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

| <u>Tier</u> | <u>Pre / Post Medicare</u> | <u>Benchmark Plan</u> | <u>Benchmark Amount</u> |
|-------------|----------------------------|--------------------------|-------------------------------|
| 1 | Pre | Anthem Blue Cross I & II | Same tier that member selects |
| 1 | Post | Anthem Blue Cross I & II | Same tier that member selects |
| 2 | Pre | Anthem Blue Cross I & II | Retiree-only tier |
| 2 | Post | Anthem Blue Cross III | Retiree-only tier |

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. The Tier 2 non Local 1014 spouse subsidy varies depending on the plan selected and the retiree’s years of service, so we developed weighted average factors of the County’s contribution for the spouse’s portion. On average, we assume that if the retiree has 10 years of service, the County will contribute 8% of the spouse’s portion. This assumption grades linearly to 20% of the spouse’s portion for a retiree with 25+ years of service.

The pre 65 and post 65 retirees of Local 1014 are on the same plan and pay the same rates. The pre 65 premium for the retiree-only tier is approximately equal to the Tier 2 benchmark so we valued no spouse subsidy. Since the post 65 premium for the retiree-only tier is greater than the Tier 2 benchmark, we assume the County contribution is 15% with 10 years of service grading linearly to 40% with 25+ years of service. Post 65 spouses are assumed to receive no subsidy.

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. We adjust the retiree’s contributions by the difference between the premium of the chosen deduction code and the benchmark plan. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. Reciprocal service is not included in contribution calculations.

Dental/Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

Service-Connected Disability

Any retiree with a service-connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental/vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service-connected disability retirement has 13 or more years of service, the County subsidy is the same as a retiree with service retirement. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTH BENEFITS

Medical, Dental/Vision, and Service-Connected Disability

Contributions are the same as for the County employees.

Table A-21 Claim Cost Analysis

All of the plans' premium rates have been determined based on retiree only information. Active premium rates are established independently. Therefore, no implicit subsidy exists between active and retiree rates. However, some plans pooled the Medicare enrolled and non-Medicare enrolled retirees to determine the rates. The following plans did not pool Medicare and non-Medicare retirees (or have an insignificant Medicare enrollment), so we can assume the premium rates are representative of the average claim costs used to develop the age and gender adjusted claim costs:

- Anthem Blue Cross I and II (Combined)
- Anthem Blue Cross III
- Anthem Blue Cross Prudent Buyer
- Cigna Network Model Plan
- Cigna Medicare Select Plus Rx (AZ)
- UnitedHealthcare
- UnitedHealthcare Medicare Advantage
- SCAN Health Plan
- Kaiser and Kaiser Interregional
 - Basic
 - Senior Advantage
 - Medicare Cost Supplement
 - Excess I
 - Excess II
 - Excess III
- Cigna Indemnity Dental/Vision
- Cigna HMO Dental/Vision

The Firefighters Local 1014 Plan pooled Medicare and non-Medicare retirees to determine premium rates. Therefore, we adjusted the premium rates to compensate for the coordination with Medicare in making our claim cost assumption.

For current active members projected to retire in the future, we used the enrollment assumptions in Table A-15A (Tier 1), Table A-15B (Tier 2), and Table A-16 (pre 65 to post 65 election) to develop weighted average claim costs as of July 1, 2021. The monthly weighted average claim costs used for future retirees and dependents are shown in the following tables.

The medical claim costs for pre 65 retirees are different than for post 65 retirees due to different plan selection assumptions.

Current vested terminated members post 65 claim costs are based on their earliest retirement eligibility age.

In the following tables, when shown, child costs are at age 65. The costs for children are assumed to be 28% of the age 65 child costs for males and 22% of the age 65 child costs for females.

Tier 1

A. Future Retirees Retiring Before Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 398.84 | \$ 644.16 | \$ 433.01 | \$ 331.33 |
| 30 | \$ 491.37 | \$ 788.48 | \$ 397.38 | \$ 741.90 |
| 35 | \$ 609.59 | \$ 848.45 | \$ 492.99 | \$ 737.83 |
| 40 | \$ 747.48 | \$ 1,077.18 | \$ 590.78 | \$ 803.55 |
| 45 | \$ 852.21 | \$ 1,299.15 | \$ 689.06 | \$ 913.73 |
| 50 | \$ 969.54 | \$ 1,236.27 | \$ 831.96 | \$ 1,032.09 |
| 55 | \$ 1,103.00 | \$ 1,196.29 | \$ 1,006.74 | \$ 1,142.73 |
| 60 | \$ 1,147.67 | \$ 1,174.14 | \$ 1,254.51 | \$ 1,296.64 |
| 65 (Pre 65) | \$ 1,284.25 | \$ 1,260.08 | \$ 1,555.93 | \$ 1,512.01 |
| 65 (Post 65) | \$ 473.27 | \$ 402.05 | \$ 368.48 | \$ 444.13 |
| 70 | \$ 573.87 | \$ 467.46 | \$ 446.81 | \$ 516.38 |
| 75 | \$ 658.03 | \$ 514.03 | \$ 512.33 | \$ 567.83 |
| 80 | \$ 706.55 | \$ 538.82 | \$ 550.11 | \$ 595.20 |
| 85 | \$ 725.40 | \$ 547.67 | \$ 564.78 | \$ 604.96 |
| 90 | \$ 730.69 | \$ 547.91 | \$ 568.90 | \$ 605.20 |
| 95 | \$ 730.69 | \$ 547.91 | \$ 568.90 | \$ 605.20 |

B. Future Retirees Retiring After Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-----------|-----------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | N/A | N/A | \$ 434.00 | \$ 332.80 |
| 30 | N/A | N/A | \$ 398.30 | \$ 745.19 |
| 35 | N/A | N/A | \$ 494.12 | \$ 741.12 |
| 40 | N/A | N/A | \$ 592.13 | \$ 807.13 |
| 45 | N/A | N/A | \$ 690.65 | \$ 917.80 |
| 50 | N/A | N/A | \$ 833.89 | \$ 1,036.68 |
| 55 | N/A | N/A | \$ 1,009.06 | \$ 1,147.81 |
| 60 | N/A | N/A | \$ 1,257.38 | \$ 1,302.41 |
| 65 (Pre 65) | N/A | N/A | \$ 1,559.50 | \$ 1,518.73 |
| 65 (Post 65) | \$ 335.53 | \$ 301.46 | \$ 291.81 | \$ 322.80 |
| 70 | \$ 406.86 | \$ 350.50 | \$ 353.85 | \$ 375.30 |
| 75 | \$ 466.53 | \$ 385.42 | \$ 405.74 | \$ 412.69 |
| 80 | \$ 500.93 | \$ 403.99 | \$ 435.66 | \$ 432.58 |
| 85 | \$ 514.29 | \$ 410.61 | \$ 447.28 | \$ 439.70 |
| 90 | \$ 518.04 | \$ 410.77 | \$ 450.54 | \$ 439.90 |
| 95 | \$ 518.04 | \$ 410.77 | \$ 450.54 | \$ 439.90 |

The Firefighters Local 1014 and dental/vision claim costs are shown in the tables on the following page.

Tier 1

Firefighters Local 1014 Plan Monthly Medical Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 639.73 | \$ 1,023.04 | \$ 653.93 | \$ 500.26 |
| 30 | \$ 788.12 | \$ 1,252.24 | \$ 600.13 | \$ 1,120.16 |
| 35 | \$ 977.74 | \$ 1,347.49 | \$ 744.52 | \$ 1,114.02 |
| 40 | \$ 1,198.90 | \$ 1,710.75 | \$ 892.20 | \$ 1,213.24 |
| 45 | \$ 1,366.90 | \$ 2,063.25 | \$ 1,040.64 | \$ 1,379.57 |
| 50 | \$ 1,555.12 | \$ 1,963.40 | \$ 1,256.48 | \$ 1,558.28 |
| 55 | \$ 1,769.19 | \$ 1,899.89 | \$ 1,520.44 | \$ 1,725.31 |
| 60 | \$ 1,840.84 | \$ 1,864.72 | \$ 1,894.61 | \$ 1,957.68 |
| 65 (Pre 65) | \$ 2,059.92 | \$ 2,001.20 | \$ 2,349.83 | \$ 2,282.85 |
| 65 (Post 65) | \$ 554.50 | \$ 538.70 | \$ 554.50 | \$ 538.70 |
| 70 | \$ 672.39 | \$ 626.33 | \$ 672.39 | \$ 626.33 |
| 75 | \$ 771.00 | \$ 688.71 | \$ 771.00 | \$ 688.71 |
| 80 | \$ 827.85 | \$ 721.91 | \$ 827.85 | \$ 721.91 |
| 85 | \$ 849.94 | \$ 733.77 | \$ 849.94 | \$ 733.77 |
| 90 | \$ 856.13 | \$ 734.09 | \$ 856.13 | \$ 734.09 |
| 95 | \$ 856.13 | \$ 734.09 | \$ 856.13 | \$ 734.09 |

Future Retirees Monthly Dental/Vision Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|-----|----------|----------|---------------------------------|----------|
| | Male | Female | Male | Female |
| 25 | \$ 22.04 | \$ 27.43 | \$ 24.79 | \$ 25.04 |
| 30 | \$ 25.13 | \$ 29.65 | \$ 27.63 | \$ 32.63 |
| 35 | \$ 27.20 | \$ 31.55 | \$ 29.91 | \$ 34.72 |
| 40 | \$ 28.74 | \$ 33.51 | \$ 31.61 | \$ 36.88 |
| 45 | \$ 30.67 | \$ 35.59 | \$ 33.73 | \$ 39.16 |
| 50 | \$ 33.38 | \$ 38.19 | \$ 36.71 | \$ 42.03 |
| 55 | \$ 37.59 | \$ 41.73 | \$ 41.33 | \$ 45.92 |
| 60 | \$ 43.51 | \$ 46.38 | \$ 47.85 | \$ 51.04 |
| 65 | \$ 50.46 | \$ 50.08 | \$ 55.49 | \$ 55.10 |
| 70 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 75 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 80 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 85 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 90 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 95 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-----------|--|-------------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 772.14 | | | | \$ 772.14 | | | \$ 615.41 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 772.14 | \$ 772.14 | \$ 595.39 | | \$ 772.14 | \$ 772.14 | | \$ 615.41 | \$ 615.41 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 772.14 | \$ 772.14 | \$ 595.39 | | \$ 772.14 | \$ 772.14 | | \$ 615.41 | \$ 615.41 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 772.14 | \$ 772.14 | \$ 595.39 | | \$ 772.14 | | | \$ 615.41 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 595.39 | | | \$ 595.39 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 634.59 | | | | \$ 634.59 | | | \$ 514.36 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 634.59 | \$ 634.59 | \$ 489.32 | | \$ 634.59 | \$ 634.59 | | \$ 514.36 | \$ 514.36 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 634.59 | \$ 634.59 | \$ 489.32 | | \$ 634.59 | \$ 634.59 | | \$ 514.36 | \$ 514.36 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 634.59 | \$ 634.59 | \$ 489.32 | | \$ 634.59 | | | \$ 514.36 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 489.32 | | | \$ 489.32 | | | \$ 489.32 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,216.88 | | | | \$ 1,216.88 | | | \$ 768.38 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,216.88 | \$ 1,216.88 | \$ 938.32 | | \$ 1,216.88 | \$ 1,216.88 | | \$ 768.38 | \$ 768.38 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,216.88 | \$ 1,216.88 | \$ 938.32 | | \$ 1,216.88 | \$ 1,216.88 | | \$ 768.38 | \$ 768.38 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,216.88 | \$ 1,216.88 | \$ 938.32 | | \$ 1,216.88 | | | \$ 768.38 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 938.32 | | | \$ 938.32 | | | \$ 938.32 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 415.98 | | | \$ 415.98 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | | | \$ 415.98 | \$ 415.98 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | | | \$ 415.98 | \$ 415.98 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,266.98 | | | | \$ 1,266.98 | | | \$ 693.78 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,266.98 | \$ 1,266.98 | \$ 976.95 | | \$ 1,266.98 | \$ 1,266.98 | | \$ 693.78 | \$ 693.60 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,266.98 | \$ 1,266.98 | \$ 976.95 | | \$ 1,266.98 | \$ 1,266.98 | | \$ 693.78 | \$ 693.60 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,266.98 | \$ 1,266.98 | \$ 976.95 | | \$ 1,266.98 | | | \$ 693.78 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 976.95 | | | \$ 976.95 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 323.37 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 323.37 | \$ 323.37 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 323.37 | \$ 323.37 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,300.67 | | | | | | | \$ 359.45 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 209.42 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 938.47 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 913.96 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 938.47 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | | | | \$ 274.35 | \$ 262.41 | |

Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 209.42 | \$ 200.59 | | \$ 209.42 | \$ 262.41 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 938.47 | \$ 926.49 | | \$ 938.47 | \$ 262.41 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 209.42 | \$ 200.59 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 573.95 | \$ 563.54 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 938.47 | \$ 926.49 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,002.93 | | | \$ 1,002.93 | | | \$ 1,002.93 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 913.96 | \$ 902.09 | | \$ 913.96 | \$ 262.41 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 938.47 | \$ 926.49 | | \$ 938.47 | \$ 262.41 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 561.69 | \$ 551.34 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 573.95 | \$ 563.54 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 926.22 | \$ 914.29 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 938.47 | \$ 926.49 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 913.96 | \$ 902.09 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 926.22 | \$ 914.29 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 938.47 | \$ 926.49 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,178.87 | | | | | | | \$ 232.54 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 232.54 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,178.87 | \$ 1,550.61 | | | | | | \$ 232.54 | \$ 230.03 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,178.87 | \$ 1,550.61 | \$ 2,946.68 | | | | | \$ 232.54 | \$ 230.03 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,178.87 | \$ 1,270.89 | | | \$ 232.54 | \$ 230.03 | | \$ 232.54 | \$ 230.03 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 232.54 | \$ 230.03 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,178.87 | \$ 1,270.89 | \$ 3,558.09 | | \$ 232.54 | \$ 230.03 | | \$ 232.54 | \$ 230.03 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 3,777.83 | | \$ 232.54 | \$ 230.03 | | \$ 232.54 | \$ 230.03 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 903.53 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 903.53 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 903.53 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 903.53 | \$ 329.67 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,294.28 | | | | | | | \$ 329.91 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 329.91 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,294.28 | \$ 1,396.51 | \$ 4,151.25 | | \$ 329.91 | \$ 329.67 | | \$ 329.91 | \$ 329.67 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,294.28 | \$ 1,396.51 | \$ 4,151.22 | | | | | \$ 329.91 | \$ 329.67 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 472.59 | \$ 1,396.50 | \$ 4,151.22 | | \$ 329.91 | \$ 329.67 | | \$ 329.91 | \$ 329.67 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 329.91 | \$ 329.67 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,023.58 | | | | | | | \$ 348.49 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 348.49 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,436.65 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,023.58 | \$ 1,101.88 | | | | | | \$ 348.49 | \$ 348.69 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,023.58 | \$ 1,101.88 | \$ 3,275.47 | | | | | \$ 348.49 | \$ 348.69 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,023.58 | \$ 1,101.89 | \$ 3,275.47 | | \$ 348.49 | \$ 348.69 | | \$ 348.49 | \$ 348.69 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,023.58 | \$ 1,101.88 | \$ 3,275.47 | | \$ 1,436.65 | \$ 1,462.24 | | \$ 1,436.65 | \$ 1,462.24 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 348.49 | \$ 348.69 | | | | |

Tier 1

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,256.45 | | | | | | | | \$ 373.68 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 373.68 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 1,072.47 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,256.45 | \$ 1,355.32 | | | | | | | \$ 373.68 | \$ 374.47 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,256.45 | \$ 1,355.32 | \$ 4,028.82 | | | | | | \$ 373.68 | \$ 374.47 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,256.45 | \$ 1,355.32 | \$ 4,028.82 | | \$ 373.68 | \$ 374.47 | | | \$ 373.68 | \$ 374.47 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 373.68 | \$ 374.47 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 878.24 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 878.24 | \$ 374.47 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,536.29 | \$ 570.47 | | | \$ 1,072.47 | \$ 374.47 | | | \$ 373.68 | \$ 374.47 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,256.45 | \$ 1,355.32 | | | \$ 373.68 | \$ 374.47 | | | \$ 373.68 | \$ 374.47 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,256.45 | \$ 1,355.32 | \$ 4,028.82 | | \$ 373.68 | \$ 374.47 | | | \$ 373.68 | \$ 374.47 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 1,072.47 | \$ 1,089.56 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 878.24 | \$ 890.79 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,256.45 | \$ 1,355.32 | | | \$ 878.24 | \$ 890.79 | | | \$ 878.24 | \$ 890.79 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,256.45 | \$ 1,355.32 | | | \$ 1,072.47 | \$ 1,089.56 | | | \$ 1,072.47 | \$ 1,089.56 | |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,587.80 | | | \$ 1,587.80 | | | | | \$ 348.51 | | \$ 348.51 |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | \$ 348.51 | | \$ 348.51 | | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,587.80 | \$ 1,488.39 | | | | | | | \$ 348.51 | \$ 348.71 | |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,587.80 | \$ 1,488.39 | \$ 6,424.42 | | | | | | \$ 348.51 | \$ 348.71 | |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,587.80 | \$ 1,488.39 | \$ 4,424.38 | | \$ 348.51 | \$ 348.71 | | | \$ 348.51 | \$ 348.71 | |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | \$ 348.51 | \$ 348.71 | | | | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,587.80 | \$ 1,488.39 | \$ 5,748.04 | | \$ 348.51 | \$ 348.71 | | | \$ 348.51 | \$ 348.71 | |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 6,424.42 | | \$ 348.51 | \$ 348.71 | | | \$ 348.51 | \$ 348.71 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 219.57 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 219.57 | \$ 219.57 | | | | | |
| 620 | SCAN Health Plan AZ | Retiree Only | | | | | \$ 219.57 | | | | | | |
| 621 | SCAN Health Plan AZ | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 219.57 | \$ 219.57 | | | | | |
| 622 | SCAN Health Plan NV | Retiree Only | | | | | \$ 219.57 | | | | | | |
| 623 | SCAN Health Plan NV | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 219.57 | \$ 219.57 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,439.64 | | | | \$ 285.35 | | | | \$ 285.35 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | \$ 285.35 | \$ 285.35 | | | \$ 285.35 | \$ 285.35 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 285.35 | \$ 285.35 | | | \$ 285.35 | \$ 285.35 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | \$ 285.35 | \$ 285.35 | | | \$ 285.35 | \$ 285.35 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | \$ 285.35 | \$ 285.35 | | | \$ 285.35 | \$ 285.35 | |
| 706 | United Healthcare | Minor Survivor | | | | \$ 1,110.09 | | | \$ 1,110.09 | | | | |
| 707 | United Healthcare | Single | \$ 1,439.64 | | | | | | | | \$ 347.86 | | |
| 708 | United Healthcare | Two-Party | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | | | | | \$ 347.86 | \$ 347.21 | |
| 709 | United Healthcare | Family | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | | | | | \$ 347.86 | \$ 347.21 | |

Tier 1

Fire Fighters Local 1014 Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,059.92 | | | | \$ 554.50 | | | \$ 554.50 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,059.92 | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,059.92 | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 554.50 | | \$ 554.50 | \$ 554.50 | | \$ 554.50 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |

Dental/Vision Male Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 50.77 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 50.77 | \$ 55.35 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 52.54 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.98 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.98 | \$ 56.74 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 49.65 |

Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 750.13 | | | | \$ 750.13 | | | \$ 597.87 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 750.13 | \$ 750.13 | \$ 756.11 | | \$ 750.13 | \$ 750.13 | | \$ 597.87 | \$ 597.87 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 750.13 | \$ 750.13 | \$ 756.11 | | \$ 750.13 | \$ 750.13 | | \$ 597.87 | \$ 597.87 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 750.13 | \$ 750.13 | \$ 756.11 | | \$ 750.13 | | | \$ 597.87 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 756.11 | | | \$ 756.11 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 616.50 | | | | \$ 616.50 | | | \$ 499.69 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 616.50 | \$ 616.50 | \$ 621.41 | | \$ 616.50 | \$ 616.50 | | \$ 499.69 | \$ 499.69 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 616.50 | \$ 616.50 | \$ 621.41 | | \$ 616.50 | \$ 616.50 | | \$ 499.69 | \$ 499.69 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 616.50 | \$ 616.50 | \$ 621.41 | | \$ 616.50 | | | \$ 499.69 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 621.41 | | | \$ 621.41 | | | \$ 621.41 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,182.19 | | | | \$ 1,182.19 | | | \$ 746.47 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,182.19 | \$ 1,182.19 | \$ 1,191.61 | | \$ 1,182.19 | \$ 1,182.19 | | \$ 746.47 | \$ 746.47 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,182.19 | \$ 1,182.19 | \$ 1,191.61 | | \$ 1,182.19 | \$ 1,182.19 | | \$ 746.47 | \$ 746.47 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,182.19 | \$ 1,182.19 | \$ 1,191.61 | | \$ 1,182.19 | | | \$ 746.47 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 1,191.61 | | | \$ 1,191.61 | | | \$ 1,191.61 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 404.12 | | | \$ 404.12 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | | | \$ 404.12 | \$ 404.12 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | | | \$ 404.12 | \$ 404.12 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,230.86 | | | | \$ 1,230.86 | | | \$ 674.00 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,230.86 | \$ 1,230.86 | \$ 1,240.67 | | \$ 1,230.86 | \$ 1,230.86 | | \$ 674.00 | \$ 673.83 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,230.86 | \$ 1,230.86 | \$ 1,240.67 | | \$ 1,230.86 | \$ 1,230.86 | | \$ 674.00 | \$ 673.83 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,230.86 | \$ 1,230.86 | \$ 1,240.67 | | \$ 1,230.86 | | | \$ 674.00 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,240.67 | | | \$ 1,240.67 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 314.15 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,263.60 | | | | | | | \$ 349.21 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 203.45 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 911.72 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 887.91 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 911.72 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | | | | \$ 266.53 | \$ 254.93 | |

Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 203.45 | \$ 194.87 | | \$ 203.45 | \$ 254.93 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 911.72 | \$ 900.08 | | \$ 911.72 | \$ 254.93 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 203.45 | \$ 194.87 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 557.58 | \$ 547.48 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 911.72 | \$ 900.08 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,273.67 | | | \$ 1,273.67 | | | \$ 1,273.67 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 887.91 | \$ 876.37 | | \$ 887.91 | \$ 254.93 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 911.72 | \$ 900.08 | | \$ 911.72 | \$ 254.93 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 545.68 | \$ 535.62 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 557.58 | \$ 547.48 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 899.81 | \$ 888.22 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 911.72 | \$ 900.08 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 887.91 | \$ 876.37 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 899.81 | \$ 888.22 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 911.72 | \$ 900.08 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,145.26 | | | | | | | \$ 225.91 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 225.91 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,145.26 | \$ 1,506.40 | | | | | | \$ 225.91 | \$ 223.48 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,145.26 | \$ 1,506.40 | \$ 3,742.11 | | | | | \$ 225.91 | \$ 223.48 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,145.26 | \$ 1,234.65 | | | \$ 225.91 | \$ 223.48 | | \$ 225.91 | \$ 223.48 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 225.91 | \$ 223.48 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,145.26 | \$ 1,234.65 | \$ 4,518.57 | | \$ 225.91 | \$ 223.48 | | \$ 225.91 | \$ 223.48 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,797.62 | | \$ 225.91 | \$ 223.48 | | \$ 225.91 | \$ 223.48 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 877.77 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 877.77 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 877.77 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 877.77 | \$ 320.28 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,257.39 | | | | | | | \$ 320.51 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 320.51 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,257.39 | \$ 1,356.70 | \$ 5,271.85 | | \$ 320.51 | \$ 320.28 | | \$ 320.51 | \$ 320.28 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,257.39 | \$ 1,356.70 | \$ 5,271.81 | | | | | \$ 320.51 | \$ 320.28 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 459.12 | \$ 1,356.68 | \$ 5,271.81 | | \$ 320.51 | \$ 320.28 | | \$ 320.51 | \$ 320.28 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 320.51 | \$ 320.28 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 994.40 | | | | | | | \$ 338.55 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 338.55 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,395.69 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 994.40 | \$ 1,070.47 | | | | | | \$ 338.55 | \$ 338.75 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 994.40 | \$ 1,070.47 | \$ 4,159.66 | | | | | \$ 338.55 | \$ 338.75 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 994.40 | \$ 1,070.48 | \$ 4,159.66 | | \$ 338.55 | \$ 338.75 | | \$ 338.55 | \$ 338.75 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 994.40 | \$ 1,070.47 | \$ 4,159.66 | | \$ 1,395.69 | \$ 1,420.55 | | \$ 1,395.69 | \$ 1,420.55 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 338.55 | \$ 338.75 | | | | |

Tier 1

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,220.63 | | | | | | | | \$ 363.03 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 363.03 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 1,041.90 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,220.63 | \$ 1,316.68 | | | | | | | \$ 363.03 | \$ 363.79 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,220.63 | \$ 1,316.68 | \$ 5,116.38 | | | | | | \$ 363.03 | \$ 363.79 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,220.63 | \$ 1,316.68 | \$ 5,116.38 | | \$ 363.03 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 363.03 | \$ 363.79 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 853.20 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 853.20 | \$ 363.79 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,492.50 | \$ 554.21 | | | \$ 1,041.90 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,220.63 | \$ 1,316.68 | | | \$ 363.03 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,220.63 | \$ 1,316.68 | \$ 5,116.38 | | \$ 363.03 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 1,041.90 | \$ 1,058.50 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 853.20 | \$ 865.40 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,220.63 | \$ 1,316.68 | | | \$ 853.20 | \$ 865.40 | | | \$ 853.20 | \$ 865.40 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,220.63 | \$ 1,316.68 | | | \$ 1,041.90 | \$ 1,058.50 | | | \$ 1,041.90 | \$ 1,058.50 | |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,542.53 | | | \$ 1,542.53 | | | | | \$ 338.58 | | \$ 338.58 |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | \$ 338.58 | | \$ 338.58 | | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,542.53 | \$ 1,445.96 | | | | | | | \$ 338.58 | \$ 338.77 | |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,542.53 | \$ 1,445.96 | \$ 8,158.65 | | | | | | \$ 338.58 | \$ 338.77 | |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,542.53 | \$ 1,445.96 | \$ 5,618.71 | | \$ 338.58 | \$ 338.77 | | | \$ 338.58 | \$ 338.77 | |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | \$ 338.58 | \$ 338.77 | | | | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,542.53 | \$ 1,445.96 | \$ 7,299.68 | | \$ 338.58 | \$ 338.77 | | | \$ 338.58 | \$ 338.77 | |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 8,158.65 | | \$ 338.58 | \$ 338.77 | | | \$ 338.58 | \$ 338.77 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 213.31 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.31 | \$ 213.31 | | | | | |
| 620 | SCAN Health Plan AZ | Retiree Only | | | | | \$ 213.31 | | | | | | |
| 621 | SCAN Health Plan AZ | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.31 | \$ 213.31 | | | | | |
| 622 | SCAN Health Plan NV | Retiree Only | | | | | \$ 213.31 | | | | | | |
| 623 | SCAN Health Plan NV | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.31 | \$ 213.31 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,398.60 | | | | \$ 277.21 | | | | \$ 277.21 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 706 | United Healthcare | Minor Survivor | | | | \$ 1,409.75 | | | \$ 1,409.75 | | | | |
| 707 | United Healthcare | Single | \$ 1,398.60 | | | | | | | | \$ 337.95 | | |
| 708 | United Healthcare | Two-Party | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | | | | | \$ 337.95 | \$ 337.31 | |
| 709 | United Healthcare | Family | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | | | | | \$ 337.95 | \$ 337.31 | |

Tier 1

Fire Fighters Local 1014 Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,001.20 | | | | \$ 538.70 | | | \$ 538.70 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,001.20 | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,001.20 | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 538.70 | | \$ 538.70 | \$ 538.70 | | \$ 538.70 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |

Dental/Vision Female Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 50.42 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 50.42 | \$ 54.96 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 51.65 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.64 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.64 | \$ 56.35 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 48.81 |

Tier 2

A. Future Retirees Retiring Before Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 398.84 | \$ 644.16 | \$ 433.01 | \$ 331.33 |
| 30 | \$ 491.37 | \$ 788.48 | \$ 397.38 | \$ 741.90 |
| 35 | \$ 609.59 | \$ 848.45 | \$ 492.99 | \$ 737.83 |
| 40 | \$ 747.48 | \$ 1,077.18 | \$ 590.78 | \$ 803.55 |
| 45 | \$ 852.21 | \$ 1,299.15 | \$ 689.06 | \$ 913.73 |
| 50 | \$ 969.54 | \$ 1,236.27 | \$ 831.96 | \$ 1,032.09 |
| 55 | \$ 1,103.00 | \$ 1,196.29 | \$ 1,006.74 | \$ 1,142.73 |
| 60 | \$ 1,147.67 | \$ 1,174.14 | \$ 1,254.51 | \$ 1,296.64 |
| 65 (Pre 65) | \$ 1,284.25 | \$ 1,260.08 | \$ 1,555.93 | \$ 1,512.01 |
| 65 (Post 65) | \$ 301.83 | \$ 263.17 | \$ 254.66 | \$ 286.77 |
| 70 | \$ 366.00 | \$ 305.99 | \$ 308.80 | \$ 333.41 |
| 75 | \$ 419.67 | \$ 336.47 | \$ 354.08 | \$ 366.62 |
| 80 | \$ 450.61 | \$ 352.68 | \$ 380.19 | \$ 384.29 |
| 85 | \$ 462.64 | \$ 358.48 | \$ 390.34 | \$ 390.60 |
| 90 | \$ 466.01 | \$ 358.64 | \$ 393.18 | \$ 390.76 |
| 95 | \$ 466.01 | \$ 358.64 | \$ 393.18 | \$ 390.76 |

B. Future Retirees Retiring After Age 65

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-----------|-----------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | N/A | N/A | \$ 434.01 | \$ 332.81 |
| 30 | N/A | N/A | \$ 398.32 | \$ 745.21 |
| 35 | N/A | N/A | \$ 494.15 | \$ 741.14 |
| 40 | N/A | N/A | \$ 592.16 | \$ 807.15 |
| 45 | N/A | N/A | \$ 690.68 | \$ 917.82 |
| 50 | N/A | N/A | \$ 833.92 | \$ 1,036.70 |
| 55 | N/A | N/A | \$ 1,009.11 | \$ 1,147.84 |
| 60 | N/A | N/A | \$ 1,257.47 | \$ 1,302.44 |
| 65 (Pre 65) | N/A | N/A | \$ 1,559.60 | \$ 1,518.77 |
| 65 (Post 65) | \$ 275.62 | \$ 254.93 | \$ 257.38 | \$ 263.48 |
| 70 | \$ 334.21 | \$ 296.40 | \$ 312.10 | \$ 306.34 |
| 75 | \$ 383.22 | \$ 325.93 | \$ 357.87 | \$ 336.86 |
| 80 | \$ 411.48 | \$ 341.64 | \$ 384.26 | \$ 353.10 |
| 85 | \$ 422.45 | \$ 347.26 | \$ 394.51 | \$ 358.90 |
| 90 | \$ 425.53 | \$ 347.42 | \$ 397.39 | \$ 359.06 |
| 95 | \$ 425.53 | \$ 347.42 | \$ 397.39 | \$ 359.06 |

The Firefighters Local 1014 and dental/vision monthly claim costs are shown in the tables on the following page.

Tier 2

Firefighters Local 1014 Plan Monthly Medical Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|--------------|-------------|-------------|---------------------------------|-------------|
| | Male | Female | Male | Female |
| 25 | \$ 639.73 | \$ 1,023.04 | \$ 653.93 | \$ 500.26 |
| 30 | \$ 788.12 | \$ 1,252.24 | \$ 600.13 | \$ 1,120.16 |
| 35 | \$ 977.74 | \$ 1,347.49 | \$ 744.52 | \$ 1,114.02 |
| 40 | \$ 1,198.90 | \$ 1,710.75 | \$ 892.20 | \$ 1,213.24 |
| 45 | \$ 1,366.90 | \$ 2,063.25 | \$ 1,040.64 | \$ 1,379.57 |
| 50 | \$ 1,555.12 | \$ 1,963.40 | \$ 1,256.48 | \$ 1,558.28 |
| 55 | \$ 1,769.19 | \$ 1,899.89 | \$ 1,520.44 | \$ 1,725.31 |
| 60 | \$ 1,840.84 | \$ 1,864.72 | \$ 1,894.61 | \$ 1,957.68 |
| 65 (Pre 65) | \$ 2,059.92 | \$ 2,001.20 | \$ 2,349.83 | \$ 2,282.85 |
| 65 (Post 65) | \$ 554.50 | \$ 538.70 | \$ 554.50 | \$ 538.70 |
| 70 | \$ 672.39 | \$ 626.33 | \$ 672.39 | \$ 626.33 |
| 75 | \$ 771.00 | \$ 688.71 | \$ 771.00 | \$ 688.71 |
| 80 | \$ 827.85 | \$ 721.91 | \$ 827.85 | \$ 721.91 |
| 85 | \$ 849.94 | \$ 733.77 | \$ 849.94 | \$ 733.77 |
| 90 | \$ 856.13 | \$ 734.09 | \$ 856.13 | \$ 734.09 |
| 95 | \$ 856.13 | \$ 734.09 | \$ 856.13 | \$ 734.09 |

Future Retirees Monthly Dental/Vision Claim Costs

| Age | Retiree | | Spouse/Surv Spouse + Dependents | |
|-----|----------|----------|---------------------------------|----------|
| | Male | Female | Male | Female |
| 25 | \$ 22.04 | \$ 27.43 | \$ 24.79 | \$ 25.04 |
| 30 | \$ 25.13 | \$ 29.65 | \$ 27.63 | \$ 32.63 |
| 35 | \$ 27.20 | \$ 31.55 | \$ 29.91 | \$ 34.72 |
| 40 | \$ 28.74 | \$ 33.51 | \$ 31.61 | \$ 36.88 |
| 45 | \$ 30.67 | \$ 35.59 | \$ 33.73 | \$ 39.16 |
| 50 | \$ 33.38 | \$ 38.19 | \$ 36.71 | \$ 42.03 |
| 55 | \$ 37.59 | \$ 41.73 | \$ 41.33 | \$ 45.92 |
| 60 | \$ 43.51 | \$ 46.38 | \$ 47.85 | \$ 51.04 |
| 65 | \$ 50.46 | \$ 50.08 | \$ 55.49 | \$ 55.10 |
| 70 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 75 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 80 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 85 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 90 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |
| 95 | \$ 56.66 | \$ 52.29 | \$ 62.30 | \$ 57.54 |

For current retired members, spouses, and dependents, the claim costs are based on the actual premiums by deduction code, adjusted for age and gender. The tables that follow show the age 65 adjusted monthly claim costs. Adjustments by age and gender are based on the same methodology used in the tables above.

Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-----------|--|-------------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 772.14 | | | | \$ 772.14 | | | \$ 415.98 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 772.14 | \$ 772.14 | \$ 595.39 | | \$ 772.14 | \$ 772.14 | | \$ 415.98 | \$ 415.98 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 772.14 | \$ 772.14 | \$ 595.39 | | \$ 772.14 | \$ 772.14 | | \$ 415.98 | \$ 415.98 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 772.14 | \$ 772.14 | \$ 595.39 | | \$ 772.14 | | | \$ 415.98 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 595.39 | | | \$ 595.39 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 634.59 | | | | \$ 634.59 | | | \$ 415.98 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 634.59 | \$ 634.59 | \$ 489.32 | | \$ 634.59 | \$ 634.59 | | \$ 415.98 | \$ 415.98 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 634.59 | \$ 634.59 | \$ 489.32 | | \$ 634.59 | \$ 634.59 | | \$ 415.98 | \$ 415.98 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 634.59 | \$ 634.59 | \$ 489.32 | | \$ 634.59 | | | \$ 415.98 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 489.32 | | | \$ 489.32 | | | \$ 489.32 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,216.88 | | | | \$ 1,216.88 | | | \$ 415.98 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,216.88 | \$ 1,216.88 | \$ 938.32 | | \$ 1,216.88 | \$ 1,216.88 | | \$ 415.98 | \$ 415.98 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,216.88 | \$ 1,216.88 | \$ 938.32 | | \$ 1,216.88 | \$ 1,216.88 | | \$ 415.98 | \$ 415.98 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,216.88 | \$ 1,216.88 | \$ 938.32 | | \$ 1,216.88 | | | \$ 415.98 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 938.32 | | | \$ 938.32 | | | \$ 938.32 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 415.98 | | | \$ 415.98 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | | | \$ 415.98 | \$ 415.98 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | | | \$ 415.98 | \$ 415.98 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,292.50 | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,292.50 | \$ 996.63 | | \$ 415.98 | \$ 415.98 | | \$ 415.98 | \$ 415.98 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,266.98 | | | | \$ 1,266.98 | | | \$ 318.01 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,266.98 | \$ 1,266.98 | \$ 976.95 | | \$ 1,266.98 | \$ 1,266.98 | | \$ 318.01 | \$ 318.01 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,266.98 | \$ 1,266.98 | \$ 976.95 | | \$ 1,266.98 | \$ 1,266.98 | | \$ 318.01 | \$ 318.01 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,266.98 | \$ 1,266.98 | \$ 976.95 | | \$ 1,266.98 | | | \$ 318.01 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 976.95 | | | \$ 976.95 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 323.37 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 323.37 | \$ 323.37 | | \$ 323.37 | \$ 323.37 | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,300.67 | | | | | | | \$ 213.55 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 209.42 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 938.47 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 913.96 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 938.47 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | | | | \$ 211.49 | \$ 202.75 | |

Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 209.42 | \$ 200.59 | | \$ 209.42 | \$ 202.75 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 938.47 | \$ 926.49 | | \$ 938.47 | \$ 202.75 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 209.42 | \$ 200.59 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 573.95 | \$ 563.54 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 938.47 | \$ 926.49 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,002.93 | | | \$ 1,002.93 | | | \$ 1,002.93 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 913.96 | \$ 902.09 | | \$ 913.96 | \$ 202.75 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,300.67 | \$ 1,300.67 | \$ 1,002.93 | | \$ 938.47 | \$ 926.49 | | \$ 938.47 | \$ 202.75 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 561.69 | \$ 551.34 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 573.95 | \$ 563.54 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 926.22 | \$ 914.29 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 938.47 | \$ 926.49 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 913.96 | \$ 902.09 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 926.22 | \$ 914.29 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 938.47 | \$ 926.49 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,178.87 | | | | | | | \$ 232.54 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 232.54 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,178.87 | \$ 1,550.61 | | | | | | \$ 232.54 | \$ 230.03 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,178.87 | \$ 1,550.61 | \$ 2,946.68 | | | | | \$ 232.54 | \$ 230.03 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,178.87 | \$ 1,270.89 | | | \$ 232.54 | \$ 230.03 | | \$ 232.54 | \$ 230.03 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 232.54 | \$ 230.03 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,178.87 | \$ 1,270.89 | \$ 3,558.09 | | \$ 232.54 | \$ 230.03 | | \$ 232.54 | \$ 230.03 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 3,777.83 | | \$ 232.54 | \$ 230.03 | | \$ 232.54 | \$ 230.03 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 903.53 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 903.53 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 903.53 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 903.53 | \$ 329.67 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,294.28 | | | | | | | \$ 329.91 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 329.91 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,294.28 | \$ 1,396.51 | \$ 4,151.25 | | \$ 329.91 | \$ 329.67 | | \$ 329.91 | \$ 329.67 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,294.28 | \$ 1,396.51 | \$ 4,151.22 | | | | | \$ 329.91 | \$ 329.67 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 472.59 | \$ 1,396.50 | \$ 4,151.22 | | \$ 329.91 | \$ 329.67 | | \$ 329.91 | \$ 329.67 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 329.91 | \$ 329.67 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 1,023.58 | | | | | | | \$ 348.49 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 348.49 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,436.65 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 1,023.58 | \$ 1,101.88 | | | | | | \$ 348.49 | \$ 348.69 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 1,023.58 | \$ 1,101.88 | \$ 3,275.47 | | | | | \$ 348.49 | \$ 348.69 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 1,023.58 | \$ 1,101.89 | \$ 3,275.47 | | \$ 348.49 | \$ 348.69 | | \$ 348.49 | \$ 348.69 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 1,023.58 | \$ 1,101.88 | \$ 3,275.47 | | \$ 1,436.65 | \$ 1,462.24 | | \$ 1,436.65 | \$ 1,462.24 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 348.49 | \$ 348.69 | | | | |

Tier 2

Non Local 1014 Fire Fighters Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,256.45 | | | | | | | | \$ 373.68 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | | \$ 373.68 | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | | \$ 1,072.47 | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,256.45 | \$ 1,355.32 | | | | | | | \$ 373.68 | \$ 374.47 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,256.45 | \$ 1,355.32 | \$ 4,028.82 | | | | | | \$ 373.68 | \$ 374.47 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,256.45 | \$ 1,355.32 | \$ 4,028.82 | | | \$ 373.68 | \$ 374.47 | | \$ 373.68 | \$ 374.47 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | | \$ 373.68 | \$ 374.47 | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | | \$ 878.24 | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | | \$ 878.24 | \$ 374.47 | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,536.29 | \$ 570.47 | | | | \$ 1,072.47 | \$ 374.47 | | \$ 373.68 | \$ 374.47 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,256.45 | \$ 1,355.32 | | | | \$ 373.68 | \$ 374.47 | | \$ 373.68 | \$ 374.47 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,256.45 | \$ 1,355.32 | \$ 4,028.82 | | | \$ 373.68 | \$ 374.47 | | \$ 373.68 | \$ 374.47 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | | \$ 1,072.47 | \$ 1,089.56 | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | | \$ 878.24 | \$ 890.79 | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,256.45 | \$ 1,355.32 | | | | \$ 878.24 | \$ 890.79 | | \$ 878.24 | \$ 890.79 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,256.45 | \$ 1,355.32 | | | | \$ 1,072.47 | \$ 1,089.56 | | \$ 1,072.47 | \$ 1,089.56 | |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,587.80 | | | \$ 1,587.80 | | | | | \$ 348.51 | | \$ 348.51 |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | | \$ 348.51 | | \$ 348.51 | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,587.80 | \$ 1,488.39 | | | | | | | \$ 348.51 | \$ 348.71 | |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,587.80 | \$ 1,488.39 | \$ 6,424.42 | | | | | | \$ 348.51 | \$ 348.71 | |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,587.80 | \$ 1,488.39 | \$ 4,424.38 | | | \$ 348.51 | \$ 348.71 | | \$ 348.51 | \$ 348.71 | |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | | \$ 348.51 | \$ 348.71 | | | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,587.80 | \$ 1,488.39 | \$ 5,748.04 | | | \$ 348.51 | \$ 348.71 | | \$ 348.51 | \$ 348.71 | |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 6,424.42 | | | \$ 348.51 | \$ 348.71 | | \$ 348.51 | \$ 348.71 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | | \$ 219.57 | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | | \$ 219.57 | \$ 219.57 | | | | |
| 620 | SCAN Health Plan AZ | Retiree Only | | | | | | \$ 219.57 | | | | | |
| 621 | SCAN Health Plan AZ | Retiree & 1 Dependent (2 Medicare) | | | | | | \$ 219.57 | \$ 219.57 | | | | |
| 622 | SCAN Health Plan NV | Retiree Only | | | | | | \$ 219.57 | | | | | |
| 623 | SCAN Health Plan NV | Retiree & 1 Dependent (2 Medicare) | | | | | | \$ 219.57 | \$ 219.57 | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,439.64 | | | | | \$ 285.35 | | | \$ 285.35 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | | \$ 285.35 | \$ 285.35 | | \$ 285.35 | \$ 285.35 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | | \$ 285.35 | \$ 285.35 | | \$ 285.35 | \$ 285.35 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | | \$ 285.35 | \$ 285.35 | | \$ 285.35 | \$ 285.35 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | | \$ 285.35 | \$ 285.35 | | \$ 285.35 | \$ 285.35 | |
| 706 | United Healthcare | Minor Survivor | | | | \$ 1,110.09 | | | | \$ 1,110.09 | | | |
| 707 | United Healthcare | Single | \$ 1,439.64 | | | | | | | | \$ 293.85 | | |
| 708 | United Healthcare | Two-Party | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | | | | | \$ 293.85 | \$ 293.32 | |
| 709 | United Healthcare | Family | \$ 1,439.64 | \$ 1,439.64 | \$ 1,110.09 | | | | | | \$ 293.85 | \$ 293.32 | |

Tier 2

Fire Fighters Local 1014 Male Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,059.92 | | | | \$ 554.50 | | | \$ 554.50 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,059.92 | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,059.92 | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 554.50 | | \$ 554.50 | \$ 554.50 | | \$ 554.50 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 | \$ 554.50 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,059.92 | \$ 1,588.38 | \$ 2,059.92 | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | \$ 554.50 | | \$ 554.50 | | \$ 554.50 | \$ 554.50 |

Dental/Vision Male Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 50.77 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 50.77 | \$ 55.35 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 52.54 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.98 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.98 | \$ 56.74 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 49.65 |

Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|------------------------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-----------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 201 | Anthem Blue Cross Prudent Buyer | Retiree Only | \$ 750.13 | | | | \$ 750.13 | | | \$ 404.12 | | |
| 202 | Anthem Blue Cross Prudent Buyer | Retiree and Spouse | \$ 750.13 | \$ 750.13 | \$ 756.11 | | \$ 750.13 | \$ 750.13 | | \$ 404.12 | \$ 404.12 | |
| 203 | Anthem Blue Cross Prudent Buyer | Retiree and Family | \$ 750.13 | \$ 750.13 | \$ 756.11 | | \$ 750.13 | \$ 750.13 | | \$ 404.12 | \$ 404.12 | |
| 204 | Anthem Blue Cross Prudent Buyer | Retiree and Children | \$ 750.13 | \$ 750.13 | \$ 756.11 | | \$ 750.13 | | | \$ 404.12 | | |
| 205 | Anthem Blue Cross Prudent Buyer | Minor Survivor | | | | \$ 756.11 | | | \$ 756.11 | | | |
| 211 | Anthem Blue Cross I | Retiree Only | \$ 616.50 | | | | \$ 616.50 | | | \$ 404.12 | | |
| 212 | Anthem Blue Cross I | Retiree and Spouse | \$ 616.50 | \$ 616.50 | \$ 621.41 | | \$ 616.50 | \$ 616.50 | | \$ 404.12 | \$ 404.12 | |
| 213 | Anthem Blue Cross I | Retiree, Spouse and Children | \$ 616.50 | \$ 616.50 | \$ 621.41 | | \$ 616.50 | \$ 616.50 | | \$ 404.12 | \$ 404.12 | |
| 214 | Anthem Blue Cross I | Retiree and Children | \$ 616.50 | \$ 616.50 | \$ 621.41 | | \$ 616.50 | | | \$ 404.12 | | |
| 215 | Anthem Blue Cross I | Minor Survivor | | | | \$ 621.41 | | | \$ 621.41 | | | \$ 621.41 |
| 221 | Anthem Blue Cross II | Retiree Only | \$ 1,182.19 | | | | \$ 1,182.19 | | | \$ 404.12 | | |
| 222 | Anthem Blue Cross II | Retiree and Spouse | \$ 1,182.19 | \$ 1,182.19 | \$ 1,191.61 | | \$ 1,182.19 | \$ 1,182.19 | | \$ 404.12 | \$ 404.12 | |
| 223 | Anthem Blue Cross II | Retiree, Spouse and Children | \$ 1,182.19 | \$ 1,182.19 | \$ 1,191.61 | | \$ 1,182.19 | \$ 1,182.19 | | \$ 404.12 | \$ 404.12 | |
| 224 | Anthem Blue Cross II | Retiree and Children | \$ 1,182.19 | \$ 1,182.19 | \$ 1,191.61 | | \$ 1,182.19 | | | \$ 404.12 | | |
| 225 | Anthem Blue Cross II | Minor Survivor | | | | \$ 1,191.61 | | | \$ 1,191.61 | | | \$ 1,191.61 |
| 240 | Anthem Blue Cross III | One Medicare | | | | | \$ 404.12 | | | \$ 404.12 | | |
| 241 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 242 | Anthem Blue Cross III | Retiree and Spouse 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 243 | Anthem Blue Cross III | Retiree and Spouse 2 Medicare | | | | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 244 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | | | \$ 404.12 | \$ 404.12 | |
| 245 | Anthem Blue Cross III | Retiree and Children 1 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | | | \$ 404.12 | \$ 404.12 | |
| 246 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 247 | Anthem Blue Cross III | Retiree and Family 1 Medicare | \$ 1,255.66 | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 248 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 249 | Anthem Blue Cross III | Retiree and Family 2 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 250 | Anthem Blue Cross III | Retiree and Family 3 Medicare | | \$ 1,255.66 | \$ 1,265.66 | | \$ 404.12 | \$ 404.12 | | \$ 404.12 | \$ 404.12 | |
| 301 | Cigna Network Model Plan | Retiree Only | \$ 1,230.86 | | | | \$ 1,230.86 | | | \$ 308.94 | | |
| 302 | Cigna Network Model Plan | Retiree and Spouse | \$ 1,230.86 | \$ 1,230.86 | \$ 1,240.67 | | \$ 1,230.86 | \$ 1,230.86 | | \$ 308.94 | \$ 308.94 | |
| 303 | Cigna Network Model Plan | Retiree and Family | \$ 1,230.86 | \$ 1,230.86 | \$ 1,240.67 | | \$ 1,230.86 | \$ 1,230.86 | | \$ 308.94 | \$ 308.94 | |
| 304 | Cigna Network Model Plan | Retiree and Children | \$ 1,230.86 | \$ 1,230.86 | \$ 1,240.67 | | \$ 1,230.86 | | | \$ 308.94 | | |
| 305 | Cigna Network Model Plan | Minor Survivor | | | | \$ 1,240.67 | | | \$ 1,240.67 | | | |
| 321 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree Only | | | | | \$ 314.15 | | | | | |
| 322 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 324 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Spouse (Both Risk) | | | | | \$ 314.15 | \$ 314.15 | | | | |
| 325 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Children | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 327 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (1 Medicare) | | | | | \$ 314.15 | \$ 314.15 | | \$ 314.15 | \$ 314.15 | |
| 329 | Cigna Medicare Select Plus Rx (AZ) | Risk-Retiree & Family (2 Medicare) | | | | | \$ 314.15 | \$ 314.15 | | | | |
| 401 | Kaiser (CA) | Retiree Basic (Under 65) | \$ 1,263.60 | | | | | | | \$ 207.47 | | |
| 403 | Kaiser (CA) | Retiree Risk (Senior Advantage) | | | | | \$ 203.45 | | | | | |
| 404 | Kaiser (CA) | Retiree Excess I | | | | | \$ 911.72 | | | | | |
| 405 | Kaiser (CA) | Retiree Excess II - Part B | | | | | \$ 887.91 | | | | | |
| 406 | Kaiser (CA) | Excess III - Medicare Not Provided (MNP) | | | | | \$ 911.72 | | | | | |
| 411 | Kaiser (CA) | Family Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | | | | \$ 205.46 | \$ 196.97 | |

Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|-------------------------|---|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 413 | Kaiser (CA) | One Advantage, One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 203.45 | \$ 194.87 | | \$ 203.45 | \$ 196.97 | |
| 414 | Kaiser (CA) | One Excess I, One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 911.72 | \$ 900.08 | | \$ 911.72 | \$ 196.97 | |
| 418 | Kaiser (CA) | Two+ Advantage | | | | | \$ 203.45 | \$ 194.87 | | | | |
| 419 | Kaiser (CA) | One Excess I, One Advantage | | | | | \$ 557.58 | \$ 547.48 | | | | |
| 420 | Kaiser (CA) | Two+ Excess I | | | | | \$ 911.72 | \$ 900.08 | | | | |
| 421 | Kaiser (CA) | Survivor | | | | \$ 1,273.67 | | | \$ 1,273.67 | | | \$ 1,273.67 |
| 422 | Kaiser (CA) | One Excess II - Part B, One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 887.91 | \$ 876.37 | | \$ 887.91 | \$ 196.97 | |
| 423 | Kaiser (CA) | One Excess III (MNP), One Basic | \$ 1,263.60 | \$ 1,263.60 | \$ 1,273.67 | | \$ 911.72 | \$ 900.08 | | \$ 911.72 | \$ 196.97 | |
| 426 | Kaiser (CA) | One Advantage, One Excess II - Part B | | | | | \$ 545.68 | \$ 535.62 | | | | |
| 427 | Kaiser (CA) | One Advantage, One Excess III (MNP) | | | | | \$ 557.58 | \$ 547.48 | | | | |
| 428 | Kaiser (CA) | One Excess, One Excess II - Part B | | | | | \$ 899.81 | \$ 888.22 | | | | |
| 429 | Kaiser (CA) | One Excess, One Excess III (MNP) | | | | | \$ 911.72 | \$ 900.08 | | | | |
| 430 | Kaiser (CA) | Two Excess II - Part B | | | | | \$ 887.91 | \$ 876.37 | | | | |
| 431 | Kaiser (CA) | One Excess II - Part B, One Excess III (MNP) | | | | | \$ 899.81 | \$ 888.22 | | | | |
| 432 | Kaiser (CA) | Two Excess III - Both (MNP) | | | | | \$ 911.72 | \$ 900.08 | | | | |
| 450 | Kaiser - Colorado Basic | Retiree Basic | \$ 1,145.26 | | | | | | | \$ 225.91 | | |
| 451 | Kaiser - Colorado | Retiree Risk | | | | | \$ 225.91 | | | | | |
| 453 | Kaiser - Colorado | Retiree Basic (Two Party) | \$ 1,145.26 | \$ 1,506.40 | | | | | | \$ 225.91 | \$ 223.48 | |
| 454 | Kaiser - Colorado | Retiree Basic Family | \$ 1,145.26 | \$ 1,506.40 | \$ 3,742.11 | | | | | \$ 225.91 | \$ 223.48 | |
| 455 | Kaiser - Colorado | One Risk, One Basic | \$ 1,145.26 | \$ 1,234.65 | | | \$ 225.91 | \$ 223.48 | | \$ 225.91 | \$ 223.48 | |
| 457 | Kaiser - Colorado | Two Retiree Risk | | | | | \$ 225.91 | \$ 223.48 | | | | |
| 458 | Kaiser - Colorado | One Risk, Two or More Dependents | \$ 1,145.26 | \$ 1,234.65 | \$ 4,518.57 | | \$ 225.91 | \$ 223.48 | | \$ 225.91 | \$ 223.48 | |
| 459 | Kaiser - Colorado | Two Risk, Two or More Dependents | | | \$ 4,797.62 | | \$ 225.91 | \$ 223.48 | | \$ 225.91 | \$ 223.48 | |
| 440 | Kaiser - Georgia | One Medicare Member with Part B only | | | | | \$ 877.77 | | | | | |
| 441 | Kaiser - Georgia | One Medicare Member with Part A only | | | | | \$ 877.77 | | | | | |
| 442 | Kaiser - Georgia | One Member without Medicare Part A&B | | | | | \$ 877.77 | | | | | |
| 445 | Kaiser - Georgia | One Medicare Member + One Medicare with Part A only | | | | | \$ 877.77 | \$ 320.28 | | | | |
| 461 | Kaiser - Georgia Basic | Basic | \$ 1,257.39 | | | | | | | \$ 320.51 | | |
| 462 | Kaiser - Georgia | Retiree Risk | | | | | \$ 320.51 | | | | | |
| 463 | Kaiser - Georgia | Retiree (Two Party) | \$ 1,257.39 | \$ 1,356.70 | \$ 5,271.85 | | \$ 320.51 | \$ 320.28 | | \$ 320.51 | \$ 320.28 | |
| 464 | Kaiser - Georgia | Retiree Basic Family | \$ 1,257.39 | \$ 1,356.70 | \$ 5,271.81 | | | | | \$ 320.51 | \$ 320.28 | |
| 465 | Kaiser - Georgia | One Retiree Risk, One Basic | \$ 459.12 | \$ 1,356.68 | \$ 5,271.81 | | \$ 320.51 | \$ 320.28 | | \$ 320.51 | \$ 320.28 | |
| 466 | Kaiser - Georgia | Two Retiree Risk | | | | | \$ 320.51 | \$ 320.28 | | | | |
| 471 | Kaiser - Hawaii | Retiree Basic (Under 65) | \$ 994.40 | | | | | | | \$ 338.55 | | |
| 472 | Kaiser - Hawaii | Retiree Risk | | | | | \$ 338.55 | | | | | |
| 473 | Kaiser - Hawaii | Retiree Over 65 without Medicare A&B | | | | | \$ 1,395.69 | | | | | |
| 474 | Kaiser - Hawaii Basic | Retiree Basic (Two Party) | \$ 994.40 | \$ 1,070.47 | | | | | | \$ 338.55 | \$ 338.75 | |
| 475 | Kaiser - Hawaii | Retiree Basic Family (Under 65) | \$ 994.40 | \$ 1,070.47 | \$ 4,159.66 | | | | | \$ 338.55 | \$ 338.75 | |
| 476 | Kaiser - Hawaii | One Retiree Risk, One Basic | \$ 994.40 | \$ 1,070.48 | \$ 4,159.66 | | \$ 338.55 | \$ 338.75 | | \$ 338.55 | \$ 338.75 | |
| 477 | Kaiser - Hawaii | Over 65 without Medicare A&B, One Basic | \$ 994.40 | \$ 1,070.47 | \$ 4,159.66 | | \$ 1,395.69 | \$ 1,420.55 | | \$ 1,395.69 | \$ 1,420.55 | |
| 478 | Kaiser - Hawaii | Two Retiree Risk | | | | | \$ 338.55 | \$ 338.75 | | | | |

Tier 2

Non Local 1014 Fire Fighters Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | | |
|-------------|-----------------------|--|--------------------|-------------|-------------|-------------|--|-------------|-------------|---|-------------|-------------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv | |
| 481 | Kaiser - Oregon | Retiree Basic (Under 65) | \$ 1,220.63 | | | | | | | | \$ 363.03 | | |
| 482 | Kaiser - Oregon | Retiree Risk | | | | | \$ 363.03 | | | | | | |
| 483 | Kaiser - Oregon | Retiree Over 65 unassigned Medicare A&B | | | | | \$ 1,041.90 | | | | | | |
| 484 | Kaiser - Oregon | Retiree Basic (Two Party) | \$ 1,220.63 | \$ 1,316.68 | | | | | | | \$ 363.03 | \$ 363.79 | |
| 485 | Kaiser - Oregon Basic | Retiree Basic Family (Under 65) | \$ 1,220.63 | \$ 1,316.68 | \$ 5,116.38 | | | | | | \$ 363.03 | \$ 363.79 | |
| 486 | Kaiser - Oregon | One Retiree Risk, One Basic | \$ 1,220.63 | \$ 1,316.68 | \$ 5,116.38 | | \$ 363.03 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 488 | Kaiser - Oregon | Two Retiree Risk | | | | | \$ 363.03 | \$ 363.79 | | | | | |
| 489 | Kaiser - Oregon | Retiree w/ Part A only | | | | | \$ 853.20 | | | | | | |
| 491 | Kaiser - Oregon | One Risk, One Medicare Part A only | | | | | \$ 853.20 | \$ 363.79 | | | | | |
| 492 | Kaiser - Oregon | One Risk, One Over 65 No Medicare | \$ 1,492.50 | \$ 554.21 | | | \$ 1,041.90 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 493 | Kaiser - Oregon | One Risk, Two Basic | \$ 1,220.63 | \$ 1,316.68 | | | \$ 363.03 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 494 | Kaiser - Oregon | Two Risk, One Basic | \$ 1,220.63 | \$ 1,316.68 | \$ 5,116.38 | | \$ 363.03 | \$ 363.79 | | | \$ 363.03 | \$ 363.79 | |
| 495 | Kaiser - Oregon | Two Over 65 unassigned Medicare | | | | | \$ 1,041.90 | \$ 1,058.50 | | | | | |
| 496 | Kaiser - Oregon | Two Medicare Part A only | | | | | \$ 853.20 | \$ 865.40 | | | | | |
| 497 | Kaiser - Oregon | One Basic, One Medicare Part A only | \$ 1,220.63 | \$ 1,316.68 | | | \$ 853.20 | \$ 865.40 | | | \$ 853.20 | \$ 865.40 | |
| 498 | Kaiser - Oregon | One Basic, One over 65 unassigned Medicare A&B | \$ 1,220.63 | \$ 1,316.68 | | | \$ 1,041.90 | \$ 1,058.50 | | | \$ 1,041.90 | \$ 1,058.50 | |
| 393 | Kaiser - Washington | Retiree Basic | \$ 1,542.53 | | | \$ 1,542.53 | | | | | \$ 338.58 | | \$ 338.58 |
| 394 | Kaiser - Washington | Retiree Risk (Senior Advantage) | | | | | \$ 338.58 | | \$ 338.58 | | | | |
| 395 | Kaiser - Washington | Retiree Basic (Two Party) | \$ 1,542.53 | \$ 1,445.96 | | | | | | | \$ 338.58 | \$ 338.77 | |
| 396 | Kaiser - Washington | Retiree Basic Family | \$ 1,542.53 | \$ 1,445.96 | \$ 8,158.65 | | | | | | \$ 338.58 | \$ 338.77 | |
| 397 | Kaiser - Washington | One Risk, One Basic | \$ 1,542.53 | \$ 1,445.96 | \$ 5,618.71 | | \$ 338.58 | \$ 338.77 | | | \$ 338.58 | \$ 338.77 | |
| 398 | Kaiser - Washington | Two Retiree Risk | | | | | \$ 338.58 | \$ 338.77 | | | | | |
| 399 | Kaiser - Washington | One Risk, Two or More Dependents | \$ 1,542.53 | \$ 1,445.96 | \$ 7,299.68 | | \$ 338.58 | \$ 338.77 | | | \$ 338.58 | \$ 338.77 | |
| 400 | Kaiser - Washington | Two Risk, Two or More Dependents | | | \$ 8,158.65 | | \$ 338.58 | \$ 338.77 | | | \$ 338.58 | \$ 338.77 | |
| 611 | SCAN Health Plan | Retiree Only | | | | | \$ 213.31 | | | | | | |
| 613 | SCAN Health Plan | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.31 | \$ 213.31 | | | | | |
| 620 | SCAN Health Plan AZ | Retiree Only | | | | | \$ 213.31 | | | | | | |
| 621 | SCAN Health Plan AZ | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.31 | \$ 213.31 | | | | | |
| 622 | SCAN Health Plan NV | Retiree Only | | | | | \$ 213.31 | | | | | | |
| 623 | SCAN Health Plan NV | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 213.31 | \$ 213.31 | | | | | |
| 701 | United Healthcare | Retiree Only | \$ 1,398.60 | | | | \$ 277.21 | | | | \$ 277.21 | | |
| 702 | United Healthcare | Retiree & 1 Dependent (1 Medicare) | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 703 | United Healthcare | Retiree & 1 Dependent (2 Medicare) | | | | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 704 | United Healthcare | Retiree & 2 + Deps. (1 Medicare) | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 705 | United Healthcare | Retiree & 2 + Deps. (2 Medicare) | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | \$ 277.21 | \$ 277.21 | | | \$ 277.21 | \$ 277.21 | |
| 706 | United Healthcare | Minor Survivor | | | | \$ 1,409.75 | | | \$ 1,409.75 | | | | |
| 707 | United Healthcare | Single | \$ 1,398.60 | | | | | | | | \$ 285.47 | | |
| 708 | United Healthcare | Two-Party | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | | | | | \$ 285.47 | \$ 284.96 | |
| 709 | United Healthcare | Family | \$ 1,398.60 | \$ 1,398.60 | \$ 1,409.75 | | | | | | \$ 285.47 | \$ 284.96 | |

Tier 2

Fire Fighters Local 1014 Female Retirees

| Deduct Code | Plan | Tier | Pre 65 Claim Costs | | | | Post 65 Claim Costs for Post 65 Retirees | | | Post 65 Claim Costs for Pre 65 Retirees | | |
|-------------|--------------------------|--|--------------------|-------------|-------------|-------------|--|-----------|-----------|---|-----------|-----------|
| | | | Retiree | Spouse | Child | Surv | Retiree | Spouse | Surv | Retiree | Spouse | Surv |
| 801 | Firefighters' Local 1014 | Med-Member under 65 | \$ 2,001.20 | | | | \$ 538.70 | | | \$ 538.70 | | |
| 802 | Firefighters' Local 1014 | Med-Member +1 under 65 | \$ 2,001.20 | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 803 | Firefighters' Local 1014 | Med-Member +2 under 65 | \$ 2,001.20 | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 804 | Firefighters' Local 1014 | Med-Member or Surviving Sp with Medicare | | | | | \$ 538.70 | | \$ 538.70 | \$ 538.70 | | \$ 538.70 |
| 805 | Firefighters' Local 1014 | Med-Member +1; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 806 | Firefighters' Local 1014 | Med-Member +1; 2 MDC | | | | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 807 | Firefighters' Local 1014 | Med-Member +2; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 808 | Firefighters' Local 1014 | Med-Member +2; 2 MDC | | | | | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 | \$ 538.70 |
| 809 | Firefighters' Local 1014 | Med-Surv. Sp. Under 65 | | | | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 810 | Firefighters' Local 1014 | Med-Surv. Sp. +1 Under 65 | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 811 | Firefighters' Local 1014 | Med-Surv. Sp. +2 Under 65 | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 812 | Firefighters' Local 1014 | Med-Surv. Sp. With MDC | | | | | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 813 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 814 | Firefighters' Local 1014 | Med-Surv. Sp. +2; 1 MDC | | \$ 2,001.20 | \$ 2,017.15 | \$ 2,001.20 | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |
| 815 | Firefighters' Local 1014 | Med-Surv. Sp. +1; 2 MDC | | | | | \$ 538.70 | \$ 538.70 | | \$ 538.70 | \$ 538.70 | |

Dental/Vision Female Retirees

| Deduction Code | Plan | Tier | Age 65 Adjusted Claim Costs | | |
|----------------|-------------------------------|----------------|-----------------------------|----------|----------|
| | | | Retiree | Sp/Dep | Surv |
| 501 | Cigna Indemnity Dental/Vision | Retiree Only | \$ 50.42 | | |
| 502 | Cigna Indemnity Dental/Vision | Family | \$ 50.42 | \$ 54.96 | |
| 503 | Cigna Indemnity Dental/Vision | Minor Survivor | | | \$ 51.65 |
| 901 | Cigna Dental HMO/Vision | Retiree Only | \$ 47.64 | | |
| 902 | Cigna Dental HMO/Vision | Family | \$ 47.64 | \$ 56.35 | |
| 903 | Cigna Dental HMO/Vision | Minor Survivor | | | \$ 48.81 |

Table A-22
Health Cost Trend Assumptions

The health cost trend assumptions are shown in the following table. These trends have changed from the July 1, 2021 valuation, due to updates in the trend models that we use. The medical trend model is based on the Society of Actuaries' (SOA) published report on long-term medical trend. That report includes detailed research performed by a committee of economists and actuaries that uses the "Getzen Model," named after the professor who developed the model, updated in November of 2022. The following website provides more information: <https://www.soa.org/resources/research-reports/2022/2023-getzen-model-update/>. We believe that the research and the model are fundamentally and technically sound and advance the body of knowledge available to actuaries to accurately project long-term medical trends. Milliman uses this model as the foundation for the trend that it recommends to our clients for OPEB valuations.

The first-year trend rates for LACERA non-Local 1014 firefighters' medical and dental/vision plans have been adjusted to reflect the final July 1, 2023 annual medical and dental plan rate renewals. The remaining short-term trends are based on Milliman's *Health Cost Guidelines*TM.

The trend assumption for Medicare Part B premiums was updated based on the long-term projected Medicare Part B costs from the 2022 Medicare Trustees Report from the Centers for Medicare and Medicaid Service (CMS) dated June 2, 2022. The dental trend assumption was updated based on the same methodology we used in our 2020 OPEB Investigation of Experience Study except that no adjustment for the health insurer fee was necessary.

The following table presents the trend assumptions. The weighted average trends are based on the expected payouts from each of the coverages (medical under 65, medical over 65, Part B, and Dental) for the July 1, 2022 valuation.

After fiscal year ending June 30, 2033, selected years are shown in the table. The trend rates for the years not shown generally grade ratably into the next value shown in the table. The medical trend for both under and over 65 remains at 4.20% beginning with the medical trend from fiscal year ending June 30, 2073 to fiscal year ending June 30, 2074.

Given the substantial uncertainty regarding the impact of COVID-19 on plan costs, including whether the pandemic will increase or decrease costs during the term of our projections, we have chosen not to make an adjustment in the expected plan costs. It is possible that the COVID-19 pandemic could have a material impact on the projected costs.

| Fiscal Year Ending | | LACERA Medical | | Part B Premiums | Dental Under and Over 65 | Weighted Average Trend |
|--------------------|-----------|----------------|---------|--------------------|-----------------------------|------------------------------|
| From | To | Under 65 | Over 65 | | | |
| 6/30/2023 | 6/30/2024 | 8.50% | 3.70% | 8.50% | 3.70% | 5.92% |
| 6/30/2024 | 6/30/2025 | 6.80% | 6.50% | 7.50% | 2.90% | 6.51% |
| 6/30/2025 | 6/30/2026 | 6.60% | 6.50% | 8.40% | 2.90% | 6.56% |
| 6/30/2026 | 6/30/2027 | 6.00% | 6.00% | 8.60% | 2.90% | 6.17% |
| 6/30/2027 | 6/30/2028 | 5.50% | 5.50% | 7.10% | 2.90% | 5.57% |
| 6/30/2028 | 6/30/2029 | 5.10% | 5.10% | 6.00% | 2.90% | 5.10% |
| 6/30/2029 | 6/30/2030 | 5.00% | 5.00% | 5.60% | 2.90% | 4.97% |
| 6/30/2030 | 6/30/2031 | 4.90% | 4.90% | 5.70% | 2.80% | 4.90% |
| 6/30/2031 | 6/30/2032 | 4.80% | 4.80% | 6.10% | 2.80% | 4.89% |
| 6/30/2032 | 6/30/2033 | 4.60% | 4.60% | 6.10% | 2.80% | 4.74% |
| 6/30/2042 | 6/30/2043 | 4.50% | 4.50% | 4.60% | 2.70% | 4.44% |
| 6/30/2052 | 6/30/2053 | 4.60% | 4.60% | 4.30% | 2.60% | 4.46% |
| 6/30/2062 | 6/30/2063 | 4.60% | 4.60% | 4.20% | 2.50% | 4.43% |
| 6/30/2072 | 6/30/2073 | 4.30% | 4.30% | 4.20% | 2.70% | 4.23% |
| 6/30/2082 | 6/30/2083 | 4.20% | 4.20% | 4.20% | 3.00% | 4.17% |
| 6/30/2092 | 6/30/2093 | 4.20% | 4.20% | 4.00% | 3.30% | 4.12% |
| 6/30/2102 | 6/30/2103 | 4.20% | 4.20% | 4.00% | 3.60% | 4.13% |
| 6/30/2105 | 6/30/2106 | 4.20% | 4.20% | 4.00% | 3.60% | 4.13% |

Table A-23
Retirement of Vested Terminated Members

| Annual Rates | | | |
|--------------|---------------------------------|-------------------|--------------------------|
| Age | General Plans A, B, C, D & G | General Plan E | Safety Plans A, B & C |
| <40 | 0.00% | 0.00% | 0.00% |
| 40 | 0.00% | 0.00% | 10.00% |
| 41 | 0.00% | 0.00% | 10.00% |
| 42 | 0.00% | 0.00% | 10.00% |
| 43 | 0.00% | 0.00% | 10.00% |
| 44 | 0.00% | 0.00% | 10.00% |
| 45 | 0.00% | 0.00% | 10.00% |
| 46 | 0.00% | 0.00% | 10.00% |
| 47 | 0.00% | 0.00% | 10.00% |
| 48 | 0.00% | 0.00% | 10.00% |
| 49 | 0.00% | 0.00% | 10.00% |
| 50 | 18.00% | 0.00% | 29.00% |
| 51 | 5.00% | 0.00% | 13.00% |
| 52 | 6.00% | 0.00% | 13.00% |
| 53 | 6.00% | 0.00% | 13.00% |
| 54 | 5.00% | 0.00% | 13.00% |
| 55 | 10.00% | 25.00% | 20.00% |
| 56 | 7.00% | 6.00% | 20.00% |
| 57 | 8.00% | 4.00% | 20.00% |
| 58 | 7.00% | 5.00% | 20.00% |
| 59 | 10.00% | 5.00% | 20.00% |
| 60 | 11.00% | 6.00% | 33.00% |
| 61 | 12.00% | 7.00% | 33.00% |
| 62 | 15.00% | 8.00% | 33.00% |
| 63 | 19.00% | 7.00% | 33.00% |
| 64 | 20.00% | 23.00% | 33.00% |
| 65 | 32.00% | 37.00% | 100.00% |
| 66 | 26.00% | 12.00% | 100.00% |
| 67 | 22.00% | 8.00% | 100.00% |
| 68 | 22.00% | 9.00% | 100.00% |
| 69 | 29.00% | 10.00% | 100.00% |
| 70 | 35.00% | 12.00% | 100.00% |
| 71 | 35.00% | 18.00% | 100.00% |
| 72 | 35.00% | 18.00% | 100.00% |
| 73 | 35.00% | 18.00% | 100.00% |
| 74 | 35.00% | 18.00% | 100.00% |
| 75 | 100.00% | 100.00% | 100.00% |
| 75 or older | 100.00% | 100.00% | 100.00% |

These factors were used for current vested terminated members. For retirement of future vested terminated members (i.e., members that are currently active and may become vested terminated in the future), these factors were simplified into five-year factors for ease of application in the valuation system. Spouses of future vested terminated members were assumed to commence benefits at age 60.

Appendix B: Summary of Program Provisions

The following description of retiree healthcare and death benefits is intended to be only a brief summary. For details, reference should be made to the County and LACERA agreements, and employee booklets.

All actuarial calculations are based on our understanding of the statutes governing LACERA as contained in the County Employees Retirement Law (CERL) of 1937 and the California Public Employees' Pension Reform Act of 2013 (PEPRA), with provisions adopted by the LACERA Board of Retirement, effective through July 1, 2013. The benefit and contribution provisions of this law are summarized briefly below. This summary does not attempt to cover all the detailed provisions of the law.

ELIGIBILITY FOR RETIREE HEALTHCARE AND DEATH BENEFITS

Employees are eligible for the LACERA administered Retiree Healthcare Benefits Program if they are a member of LACERA and retire from the County of Los Angeles or Participating agencies of the County of Los Angeles. Healthcare benefits are also offered to qualifying survivors of deceased active employees who are eligible to retire at the time of death and to qualifying survivors of retired members. Since eligibility for retiree qualifying healthcare and death benefits is dependent on eligibility to receive a retirement benefit, the eligibility and other aspects of the retirement benefits are applicable for retirement healthcare and death benefits. Participation in the Retiree Healthcare Benefits Program is for life in most instances.

New retirees have 60 days from the date of retirement or 60 days from the date the retiree's name appears on the Board of Retirement agenda, to sign up for medical and dental/vision coverage. If a retiree applies for coverage after the 60 day window, there is a waiting period of 6 months for medical enrollment and 1 year for dental/vision enrollment.

If a retiree's spouse or domestic partner is also a LACERA retiree there cannot be dual coverage. If the spouse or domestic partner is covering the retiree under medical or dental/vision, the retiree may not also enroll as a retiree in medical or dental/vision.

LACERA MEMBERSHIP

Permanent employees of Los Angeles County (County) and participating districts who work $\frac{3}{4}$ time or more are eligible for membership in LACERA.

Employees eligible for safety membership (sheriff, fire, and other personnel as defined by law) become safety members on the first day of the month after date of hire. Employees who become members on or after January 1, 2013, will enter into Safety Plan C.

All other employees become general members on the first day of the month after date of hire, or the first day of the month after they make an election of either Plan D or Plan E, depending on the law in effect at that time. Employees who become members on or after January 1, 2013 will enter into General Plan G.

Elective officers become members on the first day of the month after filing a declaration with the Board of Retirement.

TIER 2 EMPLOYEES

New County employees hired after June 30, 2014 who are eligible for LACERA membership may enroll in the Los Angeles County Retiree Healthcare Benefits Program – Tier 2. The County retiree medical and dental/vision subsidy applies to retiree-only coverage for Tier 2 employees, and new benchmark plans also apply. Additional provisions and details can be found at the end of this Appendix B and on the following link of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/exploring_your_healthcare_benefits_09_15_21.pdf

New claims costs and new probabilities of medical plan and tier selection upon initial enrollment were developed for Tier 2 employees. These can be found in Appendix A.

Tier 2 provisions apply to employees hired since June 30, 2014. Most active, vested terminated and retiree members are currently in Tier 1. In the future, the impact of the Tier 2 benefit provisions and assumptions will grow as the Tier 2 population increases and the Tier 1 population decreases.

RETIREMENT PLANS

The County has established nine defined benefit plans. The following outlines the dates these plans were available, based on a member's date of entry into LACERA:

Safety Member Plans:

- Plan A:** Inception to August 1977
- Plan B:** September 1977 through December 2012
- Plan C:** January 2013 to present

General Member Plans:

- Plan A:** Inception through August 1977
- Plan B:** September 1977 through September 1978
- Plan C:** October 1978 through May 1979
- Plan D:** June 1979 through December 2012
- Plan E:** January 1982 through December 2012
- Plan G:** January 2013 to present

NOTE: After review of a new member's account, a member with prior membership or reciprocity may be enrolled into one of the pre-PEPRA plans, if they meet eligibility requirements.

SERVICE RETIREMENT ELIGIBILITY

| | |
|-------------------------|---|
| Plans A-D: | General Members: Age 50 with 10 years of County service; Any age with 30 years of service; or Age 70 regardless of service. |
| Non-Contributory | |
| Plan E: | Age 55 with 10 years of service. |
| Plan G: | Age 52 with 5 years of service, or age 70 regardless of service. |
| Plans A-B: | Safety Members: Age 50 with 10 years of County service; Any age with 20 years of service. |
| Plan C: | Safety Members: Age 50 with 5 years of service. |

VESTING REQUIREMENT

| | |
|----------------------|---|
| Plans A-D, G: | 5 years of County and reciprocal service. Member contributions must be left on deposit. |
| Plan E: | 10 years of County and reciprocal service. |

SERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

| | |
|----------------------|--|
| Plans A-D, G: | Any age or years of service; disability must result from occupational injury or disease, and member must be permanently incapacitated for the performance of duty. |
| Plan E: | Not available under Plan E. |

NONSERVICE-CONNECTED DISABILITY RETIREMENT ELIGIBILITY

| | |
|----------------------|--|
| Plans A-D, G: | Any age with 5 years of service and permanently incapacitated for the performance of duty. |
| Plan E: | Not available under Plan E. |

SERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die in service as a result of injury or disease arising out of and in the course of employment.
- Plan E:** Not available under Plan E.

NONSERVICE-CONNECTED PRE-RETIREMENT DEATH ELIGIBILITY

- Plans A-D, G:** Active members who die while in service or while physically or mentally incapacitated for the performance of duty.
- Plan E:** Not available under Plan E.

ELIGIBLE SURVIVING DEPENDENTS

In order for a survivor of a LACERA active member to receive healthcare benefits, the LACERA active member has to be eligible for retirement at date of death. In order for a survivor of a retired LACERA member to be eligible to receive healthcare benefits, the retired member needed to have had a retirement plan option which qualified as eligible for continuing retirement benefits to the survivor. If one of these requirements is met, the following survivors are eligible for healthcare benefits:

- An eligible surviving spouse or surviving domestic partner, who is eligible to continue to receive retirement benefits and to whom the member was married or registered as a domestic partner for at least one year prior to member's retirement date. If the member was granted a service-connected disability, the one-year rule does not apply. However, the date of marriage or domestic partner registration must precede the date of retirement.
- Surviving unmarried natural children, legally adopted children or stepchildren, up to age 26, if there is also a surviving spouse/eligible domestic partner.
- Surviving unmarried natural children, legally adopted children, or stepchildren, up to age 18 or if a full time student, up to age 22, and receiving retirement pension benefits, without a surviving spouse/domestic partner.
- An eligible surviving spouse or surviving domestic partner who is receiving retiree healthcare, may enroll a new spouse or domestic partner and/or new unmarried natural children, legally adopted children, or stepchildren who are eligible up to age 26.

COUNTY CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical

Tier 1 is for employees who are hired before July 1, 2014 and are eligible for LACERA membership. If a retiree has 10 years of retirement service credit, the County contributes 40% of the healthcare plan premium or 40% of the benchmark plan rate, whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4% per year, up to a maximum of 100% for a member with 25 years of service credit.

Tier 2 is for employees who are hired after June 30, 2014 and are eligible for LACERA membership. The Tier 2 subsidy is the same as Tier 1 except that the benchmark plan is different. The table below shows the benchmark plans for Tier 1 and Tier 2.

| <u>Tier</u> | <u>Pre / Post Medicare</u> | <u>Benchmark Plan</u> | <u>Benchmark Amount</u> |
|-------------|----------------------------|--------------------------|-------------------------------|
| 1 | Pre | Anthem Blue Cross I & II | Same tier that member selects |
| 1 | Post | Anthem Blue Cross I & II | Same tier that member selects |
| 2 | Pre | Anthem Blue Cross I & II | Retiree-only tier |
| 2 | Post | Anthem Blue Cross III | Retiree-only tier |

If a Tier 2 retiree selects a family tier for a plan where the premium for the retiree-only tier is less than the Tier 2 benchmark, there is a spouse subsidy equal to the Tier 2 benchmark less the premium for the retiree-only tier. If the Tier 2 benchmark is less than the premium for the retiree-only tier, the retiree subsidy would be lower and there would be no spouse subsidy.

The County contribution can never exceed the premium of the benchmark plan; this means that if the premium for the chosen plan and coverage option exceeds the benchmark premium, the retiree is required to pay the difference, even if the retiree has 25 years of service. Likewise, if the retiree has 25 years of service and the plan premium is less than the benchmark rate, the County contributes 100% of the plan premium only, not the benchmark plan rate. Reciprocal service is not included in contribution calculations.

Dental / Vision

The contribution percentages follow the same contribution proportions based on years of service (excluding reciprocal service) as the medical plans. The Tier 1 benchmark is the indemnity plan premium for the tier that the member selects. The Tier 2 benchmark is the indemnity plan premium for the retiree-only tier.

Disability

Any retiree with a service connected disability retirement with less than 13 years of service will receive a different County contribution for both medical and dental / vision plans. The County contributes 50% of the lesser of the benchmark plan rate or the premium of the plan the retiree is enrolled in. If a retiree with service connected disability retirement has 13 or more years of service, the County subsidy is the same as a non-disabled retiree. Reciprocal service is not included in contribution calculations.

FIREFIGHTERS LOCAL 1014 CONTRIBUTIONS TOWARDS RETIREE HEALTHCARE BENEFITS

Medical, Dental / Vision, and Disability

Contributions are the same as for the County employees.

DEATH/BURIAL BENEFIT

There is a one-time lump sum \$5,000 death benefit payable to the designated beneficiary upon the death of retirees. Actives and Vested Terminated Inactives are eligible for this benefit once they retire. Spouses and Dependents are not eligible for this death benefit upon their death. This benefit does not go through the 401(h) or any other funding vehicle; rather, is paid by LACERA and billed directly to the County on a monthly basis.

RETIREE HEALTHCARE BENEFIT PLAN DESCRIPTIONS ARE IN APPENDIX E, F, G and H

Appendix E

Medical Plan Descriptions:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_2022.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Out-of-Area_2022.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Medicare_2022.pdf

Appendix F

Fire Fighters Local 1014 Medical Description: Selected pages from:

<https://www.local1014medical.org/docs/SPD%202019.pdf>

Appendix G

Dental and Vision Plan Description:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Dental_Vision_Chart_2022.pdf

Appendix H

Medicare Part B Reimbursement Plan Description:

<https://www.lacera.com/program-basics/parts-and-b>

Appendix C: Valuation Data and Schedules

Data on LACERA's retirement benefit program membership as of June 30, 2022 was supplied to us by LACERA's Systems Division staff. Active and vested terminated data is used from the 2022 retirement benefits program valuation. Data for retired members, survivors, and dependents was provided separately for this OPEB valuation. On the following tables, we present a summary of LACERA membership at June 30, 2022 for active, vested terminated, and retired members.

- Exhibit C-1: Summary of Active Members
- Exhibit C-2: Summary of Vested Terminated Members
- Exhibit C-3: Summary of Retired Members, Spouses, and Dependents
- Exhibit C-4: Age and Service Distribution of Active Members
- Exhibit C-5: Age and Service Distribution of Vested Terminated Members
- Exhibit C-6: Age and Service Distributions of Retired Members, Spouses, and Dependents in Medical Plans
- Exhibit C-7: Age and Service Distributions of Retired Members, Spouses, and Dependents in Dental/Vision Plans
- Exhibit C-8: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 1
- Exhibit C-9: Medical and Dental/Vision Plan Distributions of Retired Members, Survivors, Spouses, and Dependents Pre and Post Age 65 for Tier 2
- Exhibit C-10: Treatment of Incomplete Data

Note that Exhibits C-1 through C-7 were prepared using an "age nearest birthday" basis for calculating ages as used by our valuation system. Exhibit C-8 and C-9 were prepared using an "attained age" basis to reflect when someone becomes 65.

Exhibit C-1: Summary of Active Members

| | <u>Members</u> | | Annual Salary | Average Age | Average Credited Service |
|-------------------------------------|----------------|--------|------------------|-------------|--------------------------|
| | Tier 1 | Tier 2 | | | |
| County | | | | | |
| General | 51,019 | 28,038 | \$ 6,904,028,628 | 47.6 | 14.6 |
| Safety | 8,549 | 4,294 | 1,625,956,740 | 41.6 | 14.3 |
| Total | 59,568 | 32,332 | \$ 8,529,985,368 | 46.7 | 14.5 |
| Superior Court | | | | | |
| General | 2,763 | 1,437 | \$ 382,536,756 | 48.9 | 17.5 |
| Safety | - | - | - | - | - |
| Total | 2,763 | 1,437 | \$ 382,536,756 | 48.9 | 17.5 |
| LACERA | | | | | |
| General | 239 | 145 | \$ 44,086,116 | 48.6 | 13.6 |
| Safety | - | - | - | - | - |
| Total | 239 | 145 | \$ 44,086,116 | 48.6 | 13.6 |
| Outside Districts | | | | | |
| General | 6 | - | \$ - | 51.7 | 16.8 |
| Safety | - | - | - | - | - |
| Total | 6 | - | \$ - | 51.7 | 16.8 |
| Grand Total | | | | | |
| General | 54,027 | 29,620 | \$ 7,330,651,500 | 47.6 | 14.7 |
| Safety | 8,549 | 4,294 | 1,625,956,740 | 41.6 | 14.3 |
| Total | 62,576 | 33,914 | \$ 8,956,608,240 | 46.8 | 14.7 |
| Grand Total (Tiers Combined) | 96,490 | | | | |

This excludes 49 active pension members who are receiving retiree healthcare benefits.

Exhibit C-2: Summary of Vested Terminated Members

| | <u>Members</u> | | <u>Average Age</u> |
|-------------------------------------|----------------|---------------|------------------------|
| | <u>Tier 1</u> | <u>Tier 2</u> | |
| County | | | |
| General | 7,224 | 705 | 49.5 |
| Safety | 576 | 71 | 42.6 |
| Total | 7,800 | 776 | 48.9 |
| Superior Court | | | |
| General | 559 | 48 | 52.8 |
| Safety | - | - | - |
| Total | 559 | 48 | 52.8 |
| LACERA | | | |
| General | 34 | 4 | 56.5 |
| Safety | - | - | - |
| Total | 34 | 4 | 56.5 |
| Outside Districts | | | |
| General | 1 | - | 44.0 |
| Safety | - | - | - |
| Total | 1 | - | 44.0 |
| Grand Total | 8,394 | 828 | 49.2 |
| Grand Total (Tiers Combined) | 9,222 | | |

Pension data includes 9,794 non vested terminated members.
 This excludes 28 vested terminated pension members who are receiving retiree healthcare benefits.

Exhibit C-3: Summary of Current Retirees, Survivors, Spouses, and Dependents

Medical

| | Count | | | | | Average Age | | |
|-------------------|------------------------|--------|------------------------|--------|--------|------------------------|------------------------|-------|
| | Retirees and Survivors | | Spouses and Dependents | | Total | Retirees and Survivors | Spouses and Dependents | Total |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | |
| County | 51,996 | 11 | 29,192 | 5 | 81,204 | 73.6 | 59.0 | 68.4 |
| Superior Court | 2,556 | - | 1,125 | - | 3,681 | 73.0 | 62.6 | 69.8 |
| LACERA | 177 | - | 82 | - | 259 | 71.9 | 62.8 | 69.0 |
| Outside Districts | 55 | - | 21 | - | 76 | 84.0 | 74.3 | 81.3 |
| Total Medical | 54,784 | 11 | 30,420 | 5 | 85,220 | 73.6 | 59.2 | 68.4 |
| Tiers Combined | 54,795 | | 30,425 | | | | | |

Dental/Vision

| | Count | | | | | Average Age | | |
|---------------------|------------------------|--------|------------------------|--------|--------|------------------------|------------------------|-------|
| | Retirees and Survivors | | Spouses and Dependents | | Total | Retirees and Survivors | Spouses and Dependents | Total |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | |
| County | 53,639 | 20 | 31,253 | 10 | 84,922 | 73.6 | 59.2 | 68.3 |
| Superior Court | 2,628 | - | 1,230 | - | 3,858 | 72.9 | 63.2 | 69.8 |
| LACERA | 177 | - | 83 | - | 260 | 71.8 | 63.6 | 69.2 |
| Outside Districts | 55 | - | 25 | - | 80 | 83.7 | 71.9 | 80.0 |
| Total Dental/Vision | 56,499 | 20 | 32,591 | 10 | 89,120 | 73.5 | 59.3 | 68.3 |
| Tiers Combined | 56,519 | | 32,601 | | | | | |

Death Benefit*

| | Count | | | | | Average Age | | |
|---------------------|----------|--------|------------------------|--------|--------|-------------|------------------------|-------|
| | Retirees | | Spouses and Dependents | | Total | Retirees | Spouses and Dependents | Total |
| | Tier 1 | Tier 2 | Tier 1 | Tier 2 | | | | |
| County | 57,918 | 93 | NA | NA | 58,011 | 72.4 | NA | 72.4 |
| Superior Court | 3,169 | 3 | NA | NA | 3,172 | 71.7 | NA | 71.7 |
| LACERA | 204 | - | NA | NA | 204 | 71.3 | NA | 71.3 |
| Outside Districts | 73 | - | NA | NA | 73 | 80.6 | NA | 80.6 |
| Total Death Benefit | 61,364 | 96 | NA | NA | 61,460 | 72.4 | NA | 72.4 |
| Tiers Combined | 61,460 | | NA | | | | | |

* Totals do not include 490 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

Exhibit C-4: Age and Service Distribution of Active Members

| Age | Members' Years of Service | | | | | | | | Total Count |
|--------------------|---------------------------|--------|--------|--------|--------|-------|-------|------------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35 & Above | |
| Under 18 | - | - | - | - | - | - | - | - | - |
| 18-19 | 3 | - | - | - | - | - | - | - | 3 |
| 20-24 | 551 | 2 | - | - | - | - | - | - | 553 |
| 25-29 | 4,381 | 613 | 2 | - | - | - | - | - | 4,996 |
| 30-34 | 5,922 | 4,321 | 415 | 8 | 1 | - | - | - | 10,667 |
| 35-39 | 4,052 | 4,833 | 2,599 | 1,083 | 49 | - | - | - | 12,616 |
| 40-44 | 2,575 | 3,094 | 2,890 | 3,418 | 1,202 | 67 | 1 | - | 13,247 |
| 45-49 | 1,748 | 1,957 | 2,050 | 3,044 | 3,780 | 808 | 61 | 1 | 13,449 |
| 50-54 | 1,214 | 1,447 | 1,459 | 2,268 | 3,784 | 2,246 | 1,652 | 114 | 14,184 |
| 55-59 | 842 | 1,047 | 998 | 1,632 | 2,543 | 1,717 | 2,520 | 1,014 | 12,313 |
| 60-64 | 438 | 722 | 804 | 1,239 | 1,838 | 906 | 1,512 | 1,493 | 8,952 |
| 65-69 | 136 | 305 | 412 | 612 | 941 | 402 | 446 | 571 | 3,825 |
| 70-74 | 35 | 85 | 123 | 195 | 342 | 127 | 139 | 215 | 1,261 |
| 75-79 | 4 | 7 | 28 | 59 | 92 | 44 | 32 | 67 | 333 |
| 80-84 | 2 | 2 | - | 10 | 12 | 16 | 8 | 19 | 69 |
| 85 & Over | 1 | - | - | 3 | 4 | 2 | 4 | 8 | 22 |
| Total Count | 21,904 | 18,435 | 11,780 | 13,571 | 14,588 | 6,335 | 6,375 | 3,502 | 96,490 |

This excludes 49 active retirement program members who are receiving retiree healthcare benefits.

Exhibit C-5: Age and Service Distribution of Vested Terminated Members

| Age | Members' Years of Service | | | | | | | | Total Count |
|--------------------|---------------------------|--------------|--------------|--------------|------------|------------|------------|------------|--------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35 & Above | |
| Under 18 | - | - | - | - | - | - | - | - | - |
| 18-19 | - | - | - | - | - | - | - | - | - |
| 20-24 | - | - | - | - | - | - | - | - | - |
| 25-29 | 11 | 29 | - | - | - | - | - | - | 40 |
| 30-34 | 134 | 300 | 15 | - | - | - | - | - | 449 |
| 35-39 | 194 | 521 | 210 | 31 | 2 | - | - | - | 958 |
| 40-44 | 243 | 628 | 369 | 111 | 14 | - | - | - | 1,365 |
| 45-49 | 281 | 627 | 386 | 180 | 68 | 15 | 1 | - | 1,558 |
| 50-54 | 215 | 572 | 466 | 218 | 94 | 56 | 13 | - | 1,634 |
| 55-59 | 148 | 356 | 489 | 197 | 103 | 51 | 35 | 15 | 1,394 |
| 60-64 | 88 | 174 | 362 | 161 | 77 | 40 | 61 | 54 | 1,017 |
| 65-69 | 42 | 107 | 218 | 71 | 22 | 17 | 9 | 17 | 503 |
| 70-74 | 20 | 31 | 126 | 42 | 12 | 5 | 2 | 2 | 240 |
| 75-79 | 2 | 8 | 21 | 11 | 6 | 1 | 1 | - | 50 |
| 80-84 | - | 1 | 4 | 2 | 2 | 1 | 1 | - | 11 |
| 85 & Over | 2 | - | - | - | - | 1 | - | - | 3 |
| Total Count | 1,380 | 3,354 | 2,666 | 1,024 | 400 | 187 | 123 | 88 | 9,222 |

Retirement program data includes 9,794 non vested terminated members.
 This excludes 28 vested terminated pension members who are receiving retiree healthcare benefits.

Exhibit C-6: Age and Service Medical Distributions for Current Retirees, Survivors, Spouses, and Dependents

All Members

Retirees and Survivors with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|------------|--------------|--------------|--------------|---------------|---------------|--------------|---------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | - | - | - | 1 | 2 | 2 | 2 | 15 | 22 |
| 35-39 | - | - | - | - | - | - | - | 21 | 21 |
| 40-44 | - | - | - | - | 1 | - | 1 | 41 | 43 |
| 45-49 | - | - | - | - | 7 | 13 | 3 | 106 | 129 |
| 50-54 | - | - | 24 | 40 | 60 | 112 | 85 | 297 | 618 |
| 55-59 | 1 | - | 47 | 89 | 176 | 564 | 894 | 1,108 | 2,879 |
| 60-64 | - | 5 | 107 | 184 | 367 | 1,081 | 2,084 | 1,622 | 5,450 |
| 65-69 | 3 | 19 | 367 | 512 | 808 | 1,947 | 4,399 | 1,357 | 9,412 |
| 70-74 | 5 | 38 | 554 | 793 | 951 | 2,207 | 5,514 | 1,399 | 11,461 |
| 75-79 | 8 | 26 | 505 | 718 | 939 | 1,998 | 4,573 | 1,675 | 10,442 |
| 80-84 | 6 | 17 | 387 | 532 | 657 | 1,591 | 2,716 | 1,159 | 7,065 |
| 85-89 | 5 | 17 | 251 | 358 | 511 | 1,052 | 1,381 | 708 | 4,283 |
| 90-94 | 3 | 17 | 149 | 227 | 321 | 528 | 612 | 321 | 2,178 |
| 95-99 | - | 5 | 58 | 85 | 116 | 137 | 203 | 83 | 687 |
| 100 & Over | - | - | 15 | 19 | 13 | 17 | 29 | 12 | 105 |
| Total Count | 31 | 144 | 2,464 | 3,558 | 4,929 | 11,249 | 22,496 | 9,924 | 54,795 |

All Members

Spouses and Dependents with Medical Coverage

| Age | Retirees' Years of Service | | | | | | | Disableds | Total Count |
|--------------------|----------------------------|-----------|------------|--------------|--------------|--------------|---------------|--------------|---------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | | |
| Under 35 | 1 | 2 | 115 | 174 | 374 | 1,231 | 2,006 | 2,238 | 6,141 |
| 35-39 | - | - | 2 | 2 | 11 | 30 | 55 | 42 | 142 |
| 40-44 | - | - | 3 | 7 | 13 | 41 | 62 | 74 | 200 |
| 45-49 | - | - | 5 | 11 | 28 | 65 | 109 | 141 | 359 |
| 50-54 | - | - | 15 | 35 | 56 | 199 | 377 | 437 | 1,119 |
| 55-59 | - | - | 36 | 59 | 134 | 509 | 857 | 858 | 2,453 |
| 60-64 | 1 | 1 | 75 | 98 | 219 | 751 | 1,461 | 937 | 3,543 |
| 65-69 | - | 16 | 141 | 211 | 323 | 943 | 2,038 | 766 | 4,438 |
| 70-74 | 4 | 20 | 228 | 295 | 372 | 948 | 2,223 | 731 | 4,821 |
| 75-79 | 2 | 7 | 170 | 290 | 344 | 705 | 1,590 | 675 | 3,783 |
| 80-84 | 1 | 4 | 116 | 173 | 239 | 511 | 871 | 306 | 2,221 |
| 85-89 | - | 3 | 34 | 72 | 114 | 219 | 289 | 117 | 848 |
| 90-94 | - | 1 | 9 | 29 | 40 | 81 | 92 | 34 | 286 |
| 95-99 | - | 1 | 3 | 10 | 7 | 19 | 19 | 3 | 62 |
| 100 & Over | - | - | 3 | - | 2 | 3 | 1 | - | 9 |
| Total Count | 9 | 55 | 955 | 1,466 | 2,276 | 6,255 | 12,050 | 7,359 | 30,425 |

Exhibit C-7: Age and Service Dental/Vision Distributions for Current Retirees, Survivors, Spouses, and Dependents

All Members

Retirees and Survivors with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|--------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | - | - | - | 1 | 2 | 2 | 1 | 13 | 19 |
| 35-39 | - | - | - | - | - | - | - | 25 | 25 |
| 40-44 | - | - | - | - | 1 | - | 1 | 57 | 59 |
| 45-49 | - | - | 1 | - | 7 | 12 | 3 | 138 | 161 |
| 50-54 | - | - | 29 | 42 | 62 | 108 | 84 | 324 | 649 |
| 55-59 | 4 | 3 | 61 | 111 | 177 | 566 | 890 | 1,183 | 2,995 |
| 60-64 | 4 | 10 | 136 | 226 | 376 | 1,083 | 2,075 | 1,695 | 5,605 |
| 65-69 | 5 | 32 | 439 | 569 | 850 | 2,005 | 4,456 | 1,440 | 9,796 |
| 70-74 | 7 | 51 | 611 | 843 | 1,004 | 2,246 | 5,563 | 1,462 | 11,787 |
| 75-79 | 10 | 39 | 547 | 754 | 979 | 2,021 | 4,637 | 1,740 | 10,727 |
| 80-84 | 7 | 21 | 401 | 575 | 689 | 1,623 | 2,740 | 1,203 | 7,259 |
| 85-89 | 3 | 29 | 251 | 380 | 537 | 1,076 | 1,417 | 707 | 4,400 |
| 90-94 | 4 | 14 | 162 | 236 | 325 | 536 | 628 | 325 | 2,230 |
| 95-99 | 1 | 2 | 59 | 88 | 121 | 142 | 208 | 82 | 703 |
| 100 & Over | - | 1 | 18 | 14 | 14 | 15 | 31 | 11 | 104 |
| Total Count | 45 | 202 | 2,715 | 3,839 | 5,144 | 11,435 | 22,734 | 10,405 | 56,519 |

All Members

Spouses and Dependents with Dental/Vision Coverage

| Age | Retirees' Years of Service | | | | | | | | Total Count |
|--------------------|----------------------------|-----|-------|-------|-------|-------|------------|-----------|-------------|
| | 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30 & Above | Disableds | |
| Under 35 | 2 | 7 | 163 | 198 | 382 | 1,232 | 1,988 | 2,571 | 6,543 |
| 35-39 | - | 1 | 2 | 4 | 11 | 27 | 54 | 57 | 156 |
| 40-44 | - | 2 | 5 | 8 | 11 | 42 | 65 | 92 | 225 |
| 45-49 | - | 1 | 8 | 15 | 28 | 68 | 115 | 159 | 394 |
| 50-54 | - | 1 | 21 | 40 | 60 | 205 | 373 | 462 | 1,162 |
| 55-59 | - | 2 | 44 | 65 | 148 | 513 | 864 | 902 | 2,538 |
| 60-64 | 3 | 6 | 89 | 119 | 229 | 781 | 1,476 | 979 | 3,682 |
| 65-69 | 3 | 16 | 166 | 250 | 368 | 1,000 | 2,165 | 820 | 4,788 |
| 70-74 | 5 | 22 | 247 | 342 | 421 | 1,020 | 2,387 | 784 | 5,228 |
| 75-79 | 2 | 10 | 194 | 321 | 377 | 768 | 1,710 | 712 | 4,094 |
| 80-84 | - | 2 | 129 | 189 | 263 | 562 | 932 | 327 | 2,404 |
| 85-89 | 1 | 4 | 43 | 87 | 137 | 257 | 320 | 127 | 976 |
| 90-94 | - | 1 | 15 | 38 | 43 | 87 | 111 | 37 | 332 |
| 95-99 | - | 1 | 4 | 9 | 11 | 18 | 21 | 4 | 68 |
| 100 & Over | - | - | 2 | 1 | 2 | 4 | 2 | - | 11 |
| Total Count | 16 | 76 | 1,132 | 1,686 | 2,491 | 6,584 | 12,583 | 8,033 | 32,601 |

Exhibit C-8: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 1

| | Retirees and Survivors | | | Spouses and Dependents | | | Total | | |
|---------------------------------|------------------------|---------------|---------------|------------------------|---------------|---------------|---------------|---------------|---------------|
| | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total |
| <u>Medical Plans</u> | | | | | | | | | |
| Blue Cross I | 223 | 739 | 962 | 319 | 163 | 482 | 542 | 902 | 1,444 |
| Blue Cross II | 2,696 | 2,821 | 5,517 | 3,801 | 978 | 4,779 | 6,497 | 3,799 | 10,296 |
| Blue Cross III | 263 | 12,702 | 12,965 | 1,092 | 4,910 | 6,002 | 1,355 | 17,612 | 18,967 |
| Blue Cross Prudent Buyer Plan | 261 | 598 | 859 | 326 | 181 | 507 | 587 | 779 | 1,366 |
| CIGNA Healthcare for Seniors | 1 | 61 | 62 | 6 | 28 | 34 | 7 | 89 | 96 |
| CIGNA Network Model Plan | 41 | 300 | 341 | 44 | 59 | 103 | 85 | 359 | 444 |
| Kaiser (Other) | 59 | 380 | 439 | 61 | 113 | 174 | 120 | 493 | 613 |
| Kaiser (CA) | 3,969 | 22,015 | 25,984 | 5,333 | 7,353 | 12,686 | 9,302 | 29,368 | 38,670 |
| United Healthcare | 1,554 | 3,560 | 5,114 | 2,078 | 1,441 | 3,519 | 3,632 | 5,001 | 8,633 |
| SCAN Health Plan | 5 | 372 | 377 | - | 84 | 84 | 5 | 456 | 461 |
| Firefighters' Local 1014 | 821 | 1,343 | 2,164 | 1,310 | 740 | 2,050 | 2,131 | 2,083 | 4,214 |
| Total | 9,893 | 44,891 | 54,784 | 14,370 | 16,050 | 30,420 | 24,263 | 60,941 | 85,204 |
| <u>Medicare Part B Coverage</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Receiving Reimbursement | 292 | 37,619 | 37,911 | 341 | 13,163 | 13,504 | 633 | 50,782 | 51,415 |
| Not Receiving Reimbursement | 9,601 | 7,272 | 16,873 | 14,029 | 2,887 | 16,916 | 23,630 | 10,159 | 33,789 |
| Total | 9,893 | 44,891 | 54,784 | 14,370 | 16,050 | 30,420 | 24,263 | 60,941 | 85,204 |
| <u>Dental/Vision Plans</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 8,434 | 41,344 | 49,778 | 13,541 | 15,187 | 28,728 | 21,975 | 56,531 | 78,506 |
| Cigna Dental HMO/Vision | 1,834 | 4,887 | 6,721 | 2,502 | 1,361 | 3,863 | 4,336 | 6,248 | 10,584 |
| Total | 10,268 | 46,231 | 56,499 | 16,043 | 16,548 | 32,591 | 26,311 | 62,779 | 89,090 |
| <u>Death Benefit*</u> | | | | | | | | | |
| Total | 12,966 | 48,398 | 61,364 | NA | NA | NA | 12,966 | 48,398 | 61,364 |

* Totals do not include 490 people that are both a Retiree and a Survivor, but have elected their Retiree Medical benefits as a Survivor.

Exhibit C-9: Summary of Data for Current Retirees, Survivors, Spouses, and Dependents for Tier 2

| | Retirees and Survivors | | | Spouses and Dependents | | | Total | | |
|---------------------------------|------------------------|---------|-------|------------------------|---------|-------|--------|---------|-------|
| | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total | Pre 65 | Post 65 | Total |
| <u>Medical Plans</u> | | | | | | | | | |
| Blue Cross I | 1 | - | 1 | 2 | - | 2 | 3 | - | 3 |
| Blue Cross II | - | - | - | - | - | - | - | - | - |
| Blue Cross III | - | 1 | 1 | - | - | - | - | 1 | 1 |
| Blue Cross Prudent Buyer Plan | 1 | - | 1 | - | - | - | 1 | - | 1 |
| CIGNA Healthcare for Seniors | - | - | - | - | - | - | - | - | - |
| CIGNA Network Model Plan | - | - | - | - | - | - | - | - | - |
| Kaiser (Other) | 1 | - | 1 | - | - | - | 1 | - | 1 |
| Kaiser (CA) | 2 | 5 | 7 | - | 3 | 3 | 2 | 8 | 10 |
| United Healthcare | - | - | - | - | - | - | - | - | - |
| SCAN Health Plan | - | - | - | - | - | - | - | - | - |
| Firefighters' Local 1014 | - | - | - | - | - | - | - | - | - |
| Total | 5 | 6 | 11 | 2 | 3 | 5 | 7 | 9 | 16 |
| <u>Medicare Part B Coverage</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Receiving Reimbursement | 1 | 6 | 7 | - | - | - | 1 | 6 | 7 |
| Not Receiving Reimbursement | 4 | - | 4 | 2 | 3 | 5 | 6 | 3 | 9 |
| Total | 5 | 6 | 11 | 2 | 3 | 5 | 7 | 9 | 16 |
| <u>Dental/Vision Plans</u> | | | | | | | | | |
| All Members | | | | | | | | | |
| Cigna Indemnity Dental/Vision | 7 | 10 | 17 | 6 | 3 | 9 | 13 | 13 | 26 |
| Cigna Dental HMO/Vision | 1 | 2 | 3 | 1 | - | 1 | 2 | 2 | 4 |
| Total | 8 | 12 | 20 | 7 | 3 | 10 | 15 | 15 | 30 |
| <u>Death Benefit</u> | | | | | | | | | |
| Total | 49 | 47 | 96 | NA | NA | NA | 49 | 47 | 96 |

Exhibit C-10: Treatment of Incomplete Data

| ID | Size | Situation | Assumption and Resolution |
|----|--|--|---|
| 1 | 520 medical N/A dental | There were no children listed in Retiree and Family or Retiree and Children deduction codes. | To be consistent with the tier, children were added. Children were designated as 20 years old since the average age of LACERA children under 26 is 20; half were listed as male and half as female. Children were not added for Kaiser plans, based on previous discussions with LACERA. |
| 2 | 304 medical 246 dental | There was no spouse listed in Retiree and Spouse, Retiree & Family, or Retiree +1 deduction codes. | To be consistent with the tier, spouses were added. Even in the Retiree+1 case, a spouse was added rather than a child as this is a more conservative addition. Spouses were given a gender opposite of the retiree and date of birth was determined according to the marriage age difference assumption. |
| 3 | 172 medical 175 dental 65 death benefit only | Members were deceased before 7/1/2022. | Removed records from data. |
| 4 | 2 medical 2 dental | Missing date of birth | The date of birth was replaced with the average of the date of birth for all the records that had this field populated. |
| 5 | 6 medical 7 dental | These records had gender of blank, "X" or "B". | Three of these records were assigned Female and the four were assigned Male to align with our Valuation System. |
| 6 | 11 death benefit only | These records had no service. | These records had their service field replaced with the average of the service among all the other records. |

Appendix D: Glossary

The following definitions are excerpts from other actuarial organizations in the United States. In some cases, the definitions have been modified for specific applicability to LACERA. Defined terms are capitalized throughout this Appendix.

Actuarial Accrued Liability

That portion, as determined by a particular Actuarial Cost Method, of the Actuarial Present Value of postemployment plan benefits and expenses which is not provided for by future Normal Costs.

Actuarial Assumptions

Assumptions as to the occurrence of future events affecting OPEB costs, such as: mortality, termination of employment, disability, retirement; changes in medical costs; and other relevant items.

Actuarial Cost Method

A procedure for determining the Actuarial Present Value of OPEB program benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.

Actuarial Gain (Loss)

A measure of the difference between actual experience and that expected based on a set of Actuarial Assumptions during the period between two Actuarial Valuation dates, as determined in accordance with a particular Actuarial Cost Method.

Actuarial Present Value

The value of an amount or series of amounts payable or receivable at various times, determined as of a given date by the application of a particular set of Actuarial Assumptions.

Actuarial Valuation

The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets, and related Actuarial Present Values for an OPEB plan.

Actuarial Value of Assets

The value of cash, investments and other property belonging to an OPEB plan, as used by the actuary for the purpose of an Actuarial Valuation.

Amortization Payment

That portion of the ADC that is designed to recognize interest on and to amortize the Unfunded Actuarial Accrued Liability.

Actuarially Determined Contributions (“ADC”)

This is the employer’s periodic required contribution to a defined benefit OPEB plan, calculated in accordance with the set of requirements for calculating actuarially determined OPEB information included in financial reports.

Attribution Period

The period of an employee’s service to which the expected postretirement benefit obligation for that employee is assigned. The beginning of the attribution period is the employee’s date of hire. The end of the attribution period is the time of assumed exit from OPEB active member status.

Benefit Payments

The monetary or in-kind benefits or benefit coverage to which participants may be entitled under a post employment benefit plan, including health care benefits and life insurance not provided through a retirement program.

GASB 74

The statement that establishes financial reporting standards for postemployment benefit plans other than retirement programs.

GASB 75

The statement that establishes financial reporting standards for employers that sponsor postemployment benefits other than retirement programs.

Net OPEB Obligation

This is the cumulative difference since the effective date of this statement between annual OPEB cost and the employer’s contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB related debt.

Normal Cost

That portion of the Actuarial Present Value of OPEB plan benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method.

Other Postemployment Benefits (“OPEB”)

This refers to postemployment benefits other than retirement program benefits, including healthcare benefits regardless of the type of plan that provides them, and all other postemployment benefits provided separately from a retirement program, excluding benefits defined as termination benefits or offers.

Present Value of Future Benefits

This is the value, as of the applicable date, of future payments for benefits and expenses under the Plan, where each payment is:

- (a) Multiplied by the probability of the event occurring on which the payment is conditioned, such as the probability of survival, death, disability, termination of employment, etc.; and
- (b) Discounted at the assumed discount rate.

Projected Benefits

Those OPEB plan benefit amounts which are expected to be paid at various future times under a particular set of Actuarial Assumptions, taking into account such items as the effect of advancement in age and past and anticipated future compensation and service credits.

Substantive Plan

The terms of the OPEB plan as understood by an employer that provides postretirement benefits and the employees who render services in exchange for those benefits. The substantive plan is the basis for the accounting for the plan.

Trend Rate

The rate of increase in per person health costs paid by a plan as a result of factors such as price increases, utilization of healthcare services, plan design, and technological developments.

Unfunded Actuarial Accrued Liability

The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.

Appendix E: Medical Plan Comparisons

Comparisons are from the following areas of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_2022.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Out-of-Area_2022.pdf

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Plan_Comparison_Medicare_2022.pdf

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COMPARISON OF MEDICAL PLANS

Effective July 1, 2022

Indemnity Medical Plans

- Anthem Blue Cross I
- Anthem Blue Cross II
- Anthem Blue Cross Prudent Buyer Plan

Health Maintenance Organizations (HMOs)

- Cigna Network Model Plan (Arizona and California only)
- Kaiser Permanente (California only)
- UnitedHealthcare

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation.

The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Indemnity Insurance Plans

Anthem Blue Cross I

Anthem Blue Cross II

| Calendar Year Deductibles/Copayments | \$100 – individual; \$100 – family | \$500 – individual; \$1,500 – family |
|---|---|---|
| Annual Maximum Out-of-Pocket Expenses (for most services) | N/A | \$2,500, including deductible (Does not include amounts over allowable charges) |
| Lifetime Maximum Benefits | \$1,000,000 | \$1,000,000 |
| Hospital Benefits | | |
| Room and Board | \$75 per day maximum ¹ ; \$150 per day maximum special care unit ¹ | 90% for PPO hospital ² ; 80% non-PPO for semi-private room; special care unit up to 2.5 times semi-private room rate |
| Surgical Services | 80% ¹ | 80% |
| Hospital Services and Supplies | 100% ¹ | 90% PPO hospital ² ; 80% non-PPO hospital |
| Hospital Admission Authorization Requirements | Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice | Preadmission authorization required in advance (on first business day following emergency admission) unless covered by Medicare Part A. \$200 deductible for unauthorized hospital admission or late notice |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | 70% (in-network) or 50% (out-of-network) up to \$150 per day for up to 100 days per calendar year ¹ | 70% (in-network) or 50% (out-of-network) up to 100 days per calendar year ¹ |
| Private Duty Nurses | 80% in accordance with requirements | 80% in accordance with requirements |
| Home Healthcare | 100% in accordance with requirements ¹ | 100% in accordance with requirements ¹ |
| Hospice Care | 100% up to plan limitations, in accordance with requirements ¹ | 100% in accordance with requirements ¹ |
| Emergency Benefits | | |
| Inpatient | \$75 per day ¹ maximum; \$150 per day maximum special care unit ¹ | 90% PPO hospital ² ; 80% non-PPO hospital |
| Outpatient | 100% at a hospital only ¹ | 80% |
| Ambulance | 80% for transportation to first hospital where care is given | 80% for transportation to first hospital where care is given |
| Outpatient Benefits | | |
| Doctor's Office Visits | 80% | 80% |
| Preadmission X-Ray and Lab Tests | 100% ¹ | 100% ¹ |
| Routine Checkups, CA only | | |
| —Adult | \$25 copay; covered in-network only; maximum of \$250 | \$25 copay; covered in-network only; maximum of \$250 |
| —Children Under 17 | \$25 copay in-network; 80% out-of-network | \$25 copay in-network; 80% out-of-network |
| Immunizations | Not covered except for children under age 17 | Not covered except for children under age 17 |
| Outpatient Surgical Services | 100% ¹ | 100% ¹ (80% hospital facility fees) |
| Physical Therapy | 80% in accordance with requirements | 80% in accordance with requirements |
| Speech Therapy | 80% in accordance with requirements | 80% in accordance with requirements |
| Maternity | 80% in accordance with requirements | 80% in accordance with requirements |
| Prescription Drug Benefits | | |
| Prescription Drugs | Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply) | Retail: 80% in-network; 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty copay for 90-day supply (Copay prorated for less than 90-day supply) |
| Mental Health and Substance Abuse Benefits | | |
| Inpatient | \$75 per day ¹ maximum; \$150 per day maximum intensive care ¹ | 90% PPO; 80% non-PPO |
| Outpatient | 80% of covered expenses | 80% of covered expenses |
| Vision Benefits | | |
| Eye Exams | Covered after accident only ³ | Covered after accident only ³ |
| Lenses | Covered after accident ³ and after eye surgery | Covered after accident ³ and after eye surgery |
| Frames | Covered after accident ³ or eye surgery only | Covered after accident ³ or eye surgery only |
| Hearing Care Benefits | | |
| Hearing Exams | Covered after accident only ³ | Covered after accident only ³ |
| Hearing Aids | Covered after accident only ³ | Covered after accident only ³ |

Comparison of Medical Plans

| | HMOs |
|---|--|
| Anthem Blue Cross Prudent Buyer Plan | Cigna Network Model Plan |
| \$100 – individual; \$200 – family | None |
| N/A | \$1,500 – individual; \$3,000 – family |
| \$1,000,000 | Unlimited |
| 80% Prudent Buyer; 70% non-Prudent Buyer with \$75 per day maximum; \$150 per day intensive care (for non-Prudent Buyer) | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge for inpatient or outpatient |
| 80% Prudent Buyer; 70% non-Prudent Buyer (up to \$250 per day for non-Prudent Buyer) | No charge |
| Authorization by a Prudent Buyer physician required. Non-Prudent Buyer physicians must contact Anthem Blue Cross | Authorization by a Cigna HealthCare physician required within 48 hours in case of emergency outside service area |
| 80% of semi-private room rate for up to 100 days per confinement period | No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year |
| 80% in accordance with requirements | No charge if authorized by a Cigna HealthCare physician (100 visits per contract year together with Home Healthcare) |
| 100% in accordance with requirements | No charge; CA limited to 100 days per contract year; AZ limited to 60 days per contract year. Includes outpatient Private Duty Nursing subject to medical necessity. |
| 100% up to plan limitations, in accordance with requirements ¹ | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | \$50 copay; waived if admitted; \$25 copay for urgent care center |
| 80% | No charge when true emergency authorized by a Cigna HealthCare physician |
| 80% Prudent Buyer; 70% non-Prudent Buyer | \$5 copay |
| 100% Prudent Buyer; 70% non-Prudent Buyer | No charge |
| \$25 copay; covered in-network only; maximum of \$250 \$25 copay in-network; out-of-network covered up to \$20 | \$5 copay |
| Not covered except for children under age 17 | No charge (after \$5 office visit copay, if applicable) |
| 100% ¹ Prudent Buyer (Hospital facility fees: 80% Prudent Buyer; 70% non-Prudent Buyer) | No charge |
| 80% Prudent Buyer; 70% non-Prudent Buyer | \$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only) |
| 80% in accordance with requirements | \$20 copay; limited 20 days for all therapies combined (unlimited days based on medical necessity for CA only) |
| 80% Prudent Buyer; 70% Non-Prudent Buyer; in accordance with requirements | \$5 copay for initial visit to confirm pregnancy; no charge for subsequent maternity visits |
| Retail: 80% in-network; out-of network coverage may vary. Contact Anthem Blue Cross for more information. Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/ \$150 specialty for a 90-day supply /specialty copay prorated for less than 90-day supply | Retail: \$7 copay for 30-day supply; Mail order: \$14 copay for 90-day supply |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge for an unlimited number of days |
| 80% Prudent Buyer; 70% non-Prudent Buyer | No charge for an unlimited number of visits |
| Not covered | \$10 copay; limit one exam every 12 months through Cigna Vision |
| One pair, after eye surgery | Covered after cataract surgery |
| Not covered | Not covered |
| Not covered | Not covered |
| Not covered | Not covered |

| Kaiser Permanente | UnitedHealthcare⁴ |
|---|---|
| None | None |
| Maximum copays of \$1,500 per individual, \$3,000 per family | Maximum copays of \$2,000 per individual, \$6,000 per family |
| Unlimited | Unlimited |
| No charge | No charge |
| No charge for inpatient; \$5 copay for outpatient | No charge for inpatient or outpatient |
| No charge | No charge |
| Authorization by a Kaiser Permanente physician required within 24 hours or as soon as reasonably possible in case of emergency outside service area | Authorization by a participating UnitedHealthcare medical group or physician required. Within 24 hours in case of emergency |
| No charge; limit 100 days per benefit period | No charge; up to 100 days per benefit period |
| No charge if authorized by Kaiser Permanente physician | No charge (if medically necessary) |
| No charge (up to 100 visits per Accumulation Period) | No charge; 100 visits maximum per calendar year |
| No charge if authorized by Kaiser Permanente physician (up to 100 2-hour visits per calendar year) | No charge when authorized by a UnitedHealthcare participating physician or medical group. Prognosis of life expectancy of one year or less. |
| No charge | No charge |
| \$5 at Kaiser Permanente facility; waived if admitted directly to the hospital | \$50; waived on admission |
| No charge if emergency | No charge when medically necessary |
| \$5 copay | \$5 copay |
| No charge | No charge with an office visit |
| \$5 copay | \$5 copay; no charge for age 2 and under |
| No charge if generally available | \$5 copay; no charge for age 2 and under |
| \$5 copay | No charge |
| \$5 copay | Inpatient: no charge; outpatient: \$5 copay |
| \$5 copay | Inpatient: no charge; outpatient: \$5 copay |
| \$5 copay | No charge; office visit copays are waived after initial office visit copay |
| Generic and Brand Drugs: \$7 copay for 100-day supply Specialty Drugs: \$7 copay for 30-day supply | Retail: \$7 copay for 30-day supply; Mail order: \$7 copay for 90-day supply |
| No charge; for an unlimited number of days | No charge; for an unlimited number of days (both Mental Health and Substance Abuse) |
| \$5 copay per visit; for an unlimited number of visits | Mental Health: \$5 copay; for an unlimited number of visits, must be authorized through UnitedHealthcare Behavioral Health Substance Abuse: No charge; for an unlimited number of visits (Includes Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment) |
| \$5 copay | \$5 copay through PCP ⁵ |
| Not covered | Not covered |
| Not covered | Not covered |
| \$5 copay | \$5 copay |
| Not covered | \$5,000 annual benefit maximum per calendar year. Limited to one hearing aid (including repair and replacement) per hearing impaired ear every three years. |

Carrier Notes:

Anthem Blue Cross Plans I, II, and Prudent Buyer

Coinsurance payment is the percentage of eligible charges after you meet the plan deductible, unless otherwise noted. **All plan reimbursements are based on negotiated rates or usual and customary charges.** Usual and Customary charges are the maximum amounts the plan will pay for a service based on what providers in that geographic area charge for similar services or supplies.

¹ Indicates deductible waived.

Anthem Blue Cross II

² For non-Medicare members only.

Anthem Blue Cross I and II

³ Treatment must be due to an accidental injury while insured and treatment must be received within two years of accident.

HMOs

Medical care must be received from HMO or contracted provider, physician or facility.

Mental Health Benefits for California Base Contracts: refer to evidence of coverage.

UnitedHealthcare

⁴ Refer to UnitedHealthcare HMO Schedule of Benefits and Evidence of Coverage for detailed plan information.

⁵ Your PCP is your Preferred Care Provider in the UnitedHealthcare HMO.

COMPARISON OF MEDICAL PLANS

Effective July 1, 2022

Health Maintenance Organizations (HMOs) and Medicare Advantage Prescription Drug (MA-PD) HMOs

- Kaiser Permanente – Colorado
- Kaiser Permanente – Georgia
- Kaiser Permanente – Hawaii
- Kaiser Permanente – Oregon
- Kaiser Permanente – Washington
- Cigna Preferred with Rx – Phoenix, Arizona
- SCAN Desert Health Plan – Arizona (Service areas available in Maricopa, Pima, and Pinal Counties)
- SCAN Health Plan Nevada – Nevada (Service areas available in Clark County)

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents, which legally govern each plan's operation.

The health plans and benefit designs available from the LACERA-administered options change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area will impact your eligibility to be enrolled in the health plan, the benefit designs available and the rates you pay.

Note: The benefit levels contained in this booklet are subject to approval by the Centers for Medicare and Medicaid Services (CMS) and may be adjusted during the plan year.

BASIC (UNDER 65 OR OVER 65 WITHOUT MEDICARE COVERAGE) HMOs

| | Kaiser Permanente – Colorado | Kaiser Permanente – Georgia |
|--|--|--|
| Calendar Year Deductible/Copayment | None | None |
| Annual Maximum Out-of-Pocket Expenses (for most services) | Individual – \$2,000 Family – \$4,500 | Individual – \$2,000 Family – \$4,000 |
| Lifetime Maximum Benefits | None | None |
| Hospital Benefits | | |
| Room and Board | \$250 copay per admission | \$250 copay per admission |
| Surgical Services | Inpatient – no charge Outpatient – \$50 copay | Inpatient – no charge Outpatient – \$100 copay |
| Hospital Services and Supplies | Durable medical equipment covered at 80% | Durable medical equipment covered at 80% |
| Hospital Admission Authorization Requirements | No authorization needed when referred by a Kaiser Permanente physician | Authorization required for hospital admissions |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | No charge; 100 days per period | \$250 copay per admission; 100 days per year |
| Private Duty Nurses | No charge if in service area only and referred by a network provider | No charge if authorized |
| Home Health Care | No charge if authorized | No charge up to 120 visits per calendar year (private duty nursing excluded) |
| Hospice Care | No charge | No charge if authorized |
| Emergency Benefits | | |
| Inpatient | \$100 copay (waived if admitted) | \$100 (waived if admitted) |
| Outpatient | \$100 copay | \$100 (waived if admitted) |
| Ambulance | 20% copay; max. of \$500 per trip | \$100 copay |
| Outpatient Benefits | | |
| Doctor's Office Visits | \$5 copay (\$25 copay for after-hours care; \$15 copay for specialist visit) | \$15 copay |
| Preadmission Diagnostic X-ray and Lab Tests | Included in office visit copay | No charge |
| Routine Checkups | | |
| – Adults | No charge | No charge |
| – Children Under 17 | No charge | No charge |
| Immunizations | \$5 copay; no charge if preventive | \$15 copay; no charge if preventive |
| Outpatient Surgical Services | \$50 copay | \$100 copay |
| Physical Therapy | \$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year | \$15 copay; limited to 20 visits per year |
| Speech Therapy | \$250 copay inpatient; \$5 copay outpatient; limited to 20 visits per year | \$15 copay; limited to 20 visits per year |
| Maternity | No charge | \$15 copay for 1st visit; no charge thereafter |
| Prescription Drug Benefits | | |
| Prescription Drugs | \$10 copay for up to 60-day supply | \$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for up to 30-day supply at Walgreens |
| Mental Health Benefits | | |
| Inpatient | \$250 per admission | \$250 copay |
| Outpatient | \$5 copay | \$15 copay |
| Substance Abuse Benefits | | |
| Inpatient | \$250 per admission | \$250 copay per admission (detox only) |
| Outpatient | \$5 copay | \$15 copay |
| Residential Day | \$250/admission | Not covered |
| Vision/Hearing Care Benefits | | |
| Eye Exams | \$5 copay | \$15 copay |
| Lenses | \$150 (adults) or 50% (children) credit toward lenses, contact lenses or frames combined every 2 years | \$100 credit toward lenses, contact lenses or frames combined every 2 years |
| Frames | | |
| Hearing Exam | \$5 copay | \$15 copay (if exam copay applies) |
| Hearing Aids | Not covered | Not covered |

| Kaiser Permanente – Hawaii | Kaiser Permanente – Oregon | Kaiser Permanente – Washington |
|---|---|---|
| None | None | None |
| Individual – \$2,500 (including prescription drugs) Family (3 or more) – \$7,500 (including prescription drugs) | Individual – \$600 Family – \$1,200 | Individual – \$1,500 Family – \$3,000 |
| Unlimited | None | Unlimited |
| \$50/day | No charge | No charge |
| Inpatient - no charge Outpatient - \$15 copay | Inpatient – no charge Outpatient – \$5 copay | Inpatient – no charge Outpatient – \$10 copay |
| No charge | No charge | No charge |
| Authorization required by a Kaiser Permanente Medical Group physician | Authorization required by a Kaiser Permanente physician | Authorization required by a Kaiser Permanente physician |
| No charge; 120 days per accumulated period | No charge; 100 days per year | No charge; 100 days per year |
| Not covered | Not covered | Not covered |
| No charge if authorized | No charge if authorized; limited to 130 days | No charge up to 130 visits per calendar year |
| No charge if authorized | No charge | No charge |
| \$50/visit within service area; 20% copay outside of service area (waived if admitted) | \$75 copay (waived if admitted) | \$75 copay (waived if admitted) |
| \$50/visit within service area; 20% copay outside of service area | \$75 copay (waived if admitted) | \$75 copay (waived if admitted) |
| No charge | \$75 copay | No charge |
| \$15 copay | \$5 copay | \$10 copay |
| No charge | No charge | No charge |
| No charge | No charge | No charge |
| No charge | No charge | No charge |
| No charge | No charge for routine care | No charge |
| \$15 copay | \$5 copay | \$10 copay |
| \$15 copay | \$5 copay; up to 20 visits per therapy, per calendar year | No charge inpatient, \$10 copay outpatient; limited to 60 inpatient days/60 outpatient visits per calendar year (physical and speech therapy combined) |
| \$15 copay | \$5 copay; up to 20 visits per therapy, per calendar year | |
| No charge (after confirmation of pregnancy) | Hospitalization – no charge; doctor’s office visit – no charge | No charge inpatient; \$10 copay outpatient; no charge for routine care |
| \$10 copay for up to 30-day supply | \$5 copay for up to 30-day supply | \$10 copay for up to 30-day supply, preferred generic and/or brand |
| \$50/day* | No charge | No charge |
| \$15 copay* | \$5 copay | No charge |
| \$50/day | No charge | No charge |
| \$15 copay | \$5 copay | No charge |
| No charge | No charge | No charge |
| \$15 copay | \$5 copay | \$10 copay |
| Not covered | Not covered | Not covered |
| Not covered | Not covered | Not covered |
| \$15 copay | \$5 copay | \$10 copay |
| 60% of applicable charges per ear, once every three years | Covered for children only | Not covered |

*When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

RETIREE WITH MEDICARE MA-PD HMOs

| | Kaiser Permanente – Colorado | Kaiser Permanente – Georgia |
|--|---|--|
| Calendar Year Deductible/Copayment | None | None |
| Annual Maximum Out-of-Pocket Expenses (for most services) | Individual – \$2,500 | Individual – \$2,000 |
| Lifetime Maximum Benefits | None | None |
| Hospital Benefits | | |
| Room and Board | \$250 copay per admission | \$250 copay per admission |
| Surgical Services | Inpatient – no charge Outpatient – \$50 copay | Inpatient – no charge Outpatient – \$100 copay |
| Hospital Services and Supplies | Durable medical equipment covered at 80% | No charge |
| Hospital Admission Authorization Requirements | No authorization needed when referred by a Kaiser Permanente physician | Authorization required for hospital admissions |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | No charge; 100 days per period | \$250 copay per admission; 100 days per period |
| Private Duty Nurses | No charge in service area | No charge if authorized |
| Home Health Care | No charge in service area | No charge, unlimited visits (private duty nursing excluded) |
| Hospice Care | No charge (only home-based hospice care) | No charge |
| Emergency Benefits | | |
| Inpatient | \$50 copay (waived if admitted) | \$50 copay (waived if admitted) |
| Outpatient | \$50 copay | \$50 copay (waived if admitted) |
| Ambulance | 20% copay; max. of \$195 per trip | \$100 copay |
| Outpatient Benefits | | |
| Doctor's Office Visits | \$5 copay (\$15 copay for specialist visit)* | \$15 copay |
| Preadmission Diagnostic X-ray and Lab Tests | Included in office visit copay | Copay varies |
| Routine Checkups | No charge | No charge |
| Immunizations | \$5 copay; no charge if preventive | \$15 copay; no charge if preventive |
| Outpatient Surgical Services | \$50 copay | \$100 copay |
| Physical Therapy | \$250 copay inpatient; \$5 copay outpatient | \$15 copay outpatient |
| Speech Therapy | \$250 copay inpatient; \$5 copay outpatient | \$15 copay outpatient |
| Maternity | No charge | No charge |
| Prescription Drug Benefits | | |
| Prescription Drugs | \$10 copay for up to 60-day supply | \$15 generic/\$30 brand copay for up to 30-day supply at Kaiser Permanente; \$25 generic/\$40 brand copay for 30-day supply at Rite Aid or Walgreens |
| Mental Health Benefits | | |
| Inpatient | \$250 per admission | \$250 per admission |
| Outpatient | \$5 copay | \$15 copay |
| Substance Abuse Benefits | | |
| Inpatient | \$250 per admission | \$250 per admission; detox and rehab |
| Outpatient | \$5 copay | \$15 copay |
| Vision/Hearing Care Benefits | | |
| Eye Exams | \$5 copay | \$15 copay |
| Lenses | \$150 credit toward lenses, contact lenses or frames combined every 2 years | \$100 credit toward lenses and/or frames combined every 2 years |
| Frames | | |
| Hearing Exam | \$5 copay | \$15 copay |
| Hearing Aids | Not covered | Not covered |

*All office-administered prescription drugs covered by Medicare Part B (except preventive immunizations and diagnostic drugs) will be subject to 20% coinsurance. This coinsurance will apply to the annual maximum out-of-pocket expenses.

| Kaiser Permanente – Hawaii | Kaiser Permanente – Oregon | Kaiser Permanente – Washington |
|--|---|---|
| None | None | None |
| Individual – \$2,500 | Individual – \$600 | Individual – \$2,500 |
| Unlimited | None | Unlimited |
| \$50/day | No charge | No charge |
| Inpatient – no charge | Inpatient - no charge | Inpatient – no charge |
| Outpatient – \$15 copay | Outpatient – \$5 copay | Outpatient – \$10 copay |
| No charge | No charge | No Charge |
| Authorization required by a Kaiser Permanente Medical Group physician | Authorization required by a Kaiser Permanente physician | Authorization required by a Kaiser Permanente physician |
| No charge for days 1-20; \$50 copay per day for days 21-100 (per benefit period) | No charge; 100 days for Medicare benefits period | No charge; 100 days per Medicare benefit period |
| Not covered | Not covered | Not covered |
| No charge if authorized | No charge; unlimited visits | No charge |
| No charge if authorized | No charge | No charge |
| \$50 copay (waived if admitted) | \$50 copay (waived if admitted) | \$75 copay (waived if admitted) |
| \$50 per visit | \$50 copay (waived if admitted) | \$75 copay (waived if admitted) |
| No charge | \$50 copay | \$0 – \$150 per one-way trip |
| \$15 copay | \$5 copay | \$10 copay |
| No charge | No charge | No charge |
| No charge | No charge | No charge; annual routine physical exam/ annual wellness visit covered once every 12 months |
| No charge | No charge | No charge |
| \$15 copay | \$5 copay | \$10 copay |
| \$15 copay | \$5 copay; unlimited visits | \$10 copay |
| \$15 copay | \$5 copay; unlimited visits | \$10 copay |
| No charge (after confirmation of pregnancy) | No charge | Covered at applicable cost shares |
| \$10 copay for up to 30-day supply | \$5 copay for a 30-day supply | \$3 preferred generic/\$40 preferred brand copay for up to 30-day supply |
| \$50/day** | No charge | No charge |
| \$15 copay** | \$5 copay | \$10 copay |
| \$50/day | No charge | No charge |
| \$15 copay | \$5 copay | No charge |
| \$15 copay | \$5 copay | \$10 copay; one routine exam per calendar year |
| Not covered | \$150 credit toward the purchase of lenses, frames, and/or contact lenses every 24 months | \$250 combined allowance per calendar year |
| Not covered | | |
| \$15 copay | \$5 copay (adults/children) | \$10 copay |
| 60% of applicable charges per ear, once every three years | Not covered | \$1,000 combined allowance per calendar year |

**When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

RETIREE WITH MEDICARE MA-PD HMOS

| | SCAN Desert Health Plan – Arizona | SCAN Health Plan Nevada – Nevada |
|--|---|---|
| Calendar Year Deductible/Copayment | None | None |
| Annual Maximum Out-of-Pocket Expenses (for most services) | \$3,400 | \$3,400 |
| Lifetime Maximum Benefits | Unlimited | Unlimited |
| Hospital Benefits | | |
| Room and Board | No charge | No charge |
| Surgical Services | No charge | No charge |
| Hospital Services and Supplies | No charge | No charge |
| Hospital Admission Authorization Requirements | No charge | No charge |
| Nursing Benefits | | |
| Skilled Nursing Facility Care | No charge; 100 days per benefit period in a Medicare-certified facility | No charge; 100 days per benefit period in a Medicare-certified facility |
| Private Duty Nurses | No charge when medically necessary only, per Medicare guidelines | No charge when medically necessary only, per Medicare guidelines |
| Home Health Care | No charge for Medicare-covered Home Health | No charge for Medicare-covered Home Health |
| Hospice Care | No charge, provided care is in accordance with Medicare guidelines | No charge, provided care is in accordance with Medicare guidelines |
| Emergency Benefits | | |
| Inpatient | No charge | No charge |
| Outpatient | \$25 copay (waived if admitted) | \$25 copay (waived if admitted) |
| Ambulance | No charge | No charge |
| Outpatient Benefits | | |
| Doctor's Office Visits | \$5 copay | \$5 copay |
| Preadmission Diagnostic X-ray and Lab Tests | No charge | No charge |
| Routine Checkups | \$5 copay | \$5 copay |
| Immunizations | No charge | No charge |
| Outpatient Surgical Services | No charge | No charge |
| Physical Therapy | \$5 copay | \$5 copay |
| Speech Therapy | \$5 copay | \$5 copay |
| Maternity | Covered in accordance with Medicare guidelines | Covered in accordance with Medicare guidelines |
| Prescription Drug Benefits | | |
| Prescription Drugs | Retail: \$7 generic/\$15 brand for 30-day supply; Mail order: \$7 generic/ \$15 brand for 100-day supply; Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail Order | Retail: \$7 generic/\$15 brand for 30-day supply; Mail order: \$7 generic/ \$15 brand for 100-day supply; Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail Order |
| Mental Health Benefits | | |
| Inpatient | No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility | No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility |
| Outpatient | \$5 copay for each visit per calendar year. No charge for severe mental illness | \$5 copay for each visit per calendar year. No charge for severe mental illness |
| Substance Abuse Benefits | | |
| Inpatient | No charge | No charge |
| Outpatient | \$5 copay; unlimited visits | \$5 copay; unlimited visits |
| Vision/Hearing Care Benefits | | |
| Eye Exams | \$5 copay for Medicare-covered, medically-necessary eye exam | \$5 copay for Medicare-covered, medically-necessary eye exam |
| Lenses | Not covered | Not covered |
| Frames | Not covered | Not covered |
| Hearing Exam | \$5 copay | \$5 copay |
| Hearing Aids | \$600 allowance, every 24 months | \$600 allowance, every 24 months |

* All office-administered prescription drugs covered by Medicare Part B (except preventive immunizations and diagnostic drugs) will be subject to 20% coinsurance. This coinsurance will apply to the annual maximum out-of-pocket expenses.

**Cigna Preferred with Rx –
Phoenix, Arizona**

\$0

\$5,550 which applies to in network

None

\$0

\$0 for inpatient stays; outpatient surgery \$12

\$0

\$0

Authorization required

\$0 benefit period 1-20 days

Not covered

\$0

Covered by original Medicare

\$90

\$12

\$0

\$0

\$12

\$0

\$0

\$12

\$12

\$12

Same as any other medical service

Tier 1 preferred generic drugs \$0
Tier 2 generic drugs \$10
Tier 3 preferred brand drugs \$45
Tier 4 non-preferred drugs \$95
Tier 5 33%

\$12

\$12

\$0

\$12

Diabetic retinal exams \$0; all other Medicare-covered \$12

1 every year

1 every year

\$0 copay for 1 exam every year

\$700 per ear per device every 3 years

** When prescribed by a physician, services for serious mental illness will be provided in accordance with state law.

COMPARISON OF MEDICAL PLANS

For those enrolled in Medicare Parts A and B

Effective July 1, 2022

Medicare Supplement Plan

- **Anthem Blue Cross III**

Medicare Advantage Prescription Drug (MA-PD) HMOs

- **Kaiser Permanente Senior Advantage**
- **UnitedHealthcare Medicare Advantage HMO**
- **SCAN Health Plan**

This chart represents a summary of benefits only. Additional benefit information is provided by each insurance carrier. This chart does not replace or modify the official documents that legally govern each plan's operation. The benefits offered by all LACERA-administered health plans change when an enrolled member permanently moves outside the provider network area. Moving to a location outside the coverage area can impact your plan's rates and coverage levels.

Comparison of Medical Plans

(For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

| Medicare Supplement | | Medicare Advantage Prescription Drug (MA-PD) HMOs | | |
|---|--|--|---|--|
| Anthem Blue Cross III | | Kaiser Permanente Senior Advantage ¹ | SCAN ² | UnitedHealthcare Medicare Advantage HMO ³ |
| Outpatient Benefits | | | | |
| Doctor's Office Visit | 20% of Medicare-approved charges | \$5 copay | \$5 copay | \$5 copay |
| Preadmission X-ray and Lab Tests | 20% of Medicare-approved charges | No charge | No charge | No charge with an office visit copay |
| Routine Checkups | Not covered | No charge | \$5 copay | No charge |
| Immunizations | Not covered | No charge | No charge | No charge with an office visit copay |
| Outpatient Surgical Services | 20% of Medicare-approved charges | \$5 copay per procedure | No charge | No charge |
| Physical Therapy | 20% of Medicare-approved charges | \$5 copay | \$5 copay | No charge with an office visit copay |
| Speech Therapy | 20% of Medicare-approved charges | \$5 copay | \$5 copay | No charge with an office visit copay |
| Maternity | Covered the same as an illness for services covered by Medicare | \$5 copay | Covered in accordance with Medicare guidelines | Covered in accordance with Medicare guidelines |
| Chiropractic Care | 20% of Medicare-approved charges | \$5 copay for Medicare-covered services ⁴ | \$5 copay for Medicare-covered services ⁴ | \$5 copay for Medicare-covered services ⁴ |
| Transportation | Not covered | Not covered | No charge for unlimited number of rides to medical or dental appointments | 12 one-way rides to medically-related appointments, up to 30 days following discharge ³ |
| Prescription Drug Benefits | | | | |
| Prescription Drugs | Retail: 80% in-network, 60% out-of-network Mail order: \$10 generic/\$30 brand/\$50 non-preferred brand/\$150 specialty copay for mail order for 90-day supply ⁵ | \$7 copay for up to 100-day supply; covers dental prescriptions | Retail: \$7 generic/\$15 brand for 30-day supply Mail order: \$7 generic/\$15 brand for 100-day supply Generic drug discounts at Preferred Network Pharmacies (CVS, Rite-Aid, Costco, Vons, Ralphs): \$2 Retail/\$4 Mail-Order | \$7 copay for 30-day supply (or for 90-day mail order supply for maintenance medications only) |
| Mental Health and Substance Abuse Benefits | | | | |
| Inpatient | Plan pays all Medicare inpatient deductibles for approved Medicare days; 190-day lifetime maximum | No charge; for unlimited number of days | No charge; 90 days per benefit period. 190-day lifetime maximum in Medicare facility. ⁶ | No charge; 190-day lifetime maximum if admitted to Medicare-approved psychiatric hospital |
| Outpatient | 20% of Medicare-approved charges; up to 50 professional visits per year | \$5 copay for each visit per calendar year for an unlimited number of visits | \$5 copay for each visit per calendar year. No charge for severe mental illness | \$5 copay; unlimited visits |
| Substance Abuse | 20% of Medicare-approved charges | Inpatient: No charge as per plan limitations; Outpatient: \$5 per individual visit; \$2 per group visit | \$5 copay; unlimited visits | Same as Mental Health Inpatient and Outpatient |
| Vision Benefits | | | | |
| Eye Exams | Not covered | \$5 copay | \$5 copay for Medicare-covered, medically-necessary eye exam | \$5 copay |
| Lenses | Not covered unless 1st lens after eye surgery | Eyewear (frames/lenses/contacts) purchased from plan optical sales every 24 months; \$150 allowance | Not covered | Not covered |
| Frames | Not covered unless after eye surgery | | Not covered | Not covered |
| Hearing Care Benefits | | | | |
| Hearing Exams | One per calendar year; 80% | \$5 copay | \$5 copay | \$5 copay |
| Hearing Aids | 50% up to \$300 lifetime maximum | Not covered | \$600 allowance, every 24 months | Not covered |

Comparison of Medical Plans

(For Medicare-Eligible Members Enrolled in Medicare Parts A and B)

| | Medicare Supplement | Medicare Advantage Prescription Drug (MA-PD) HMOs | | |
|--|---|---|--|---|
| | Anthem Blue Cross III | Kaiser Permanente Senior Advantage¹ | SCAN² | UnitedHealthcare Medicare Advantage HMO³ |
| Calendar Year Deductibles | None | None | None | None |
| Annual Maximum Out-Of-Pocket Expenses (for most services) | None | Maximum copayments of \$1,500 – individual \$3,000 – family | \$3,400 | \$6,700 |
| Lifetime Maximum Benefits | Unlimited | Unlimited | Unlimited | Unlimited |
| Hospital Benefits | | | | |
| Room and Board | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Surgical Services | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Hospital Services and Supplies | Plan pays all Medicare inpatient deductibles for approved Medicare days | No charge | No charge | No charge |
| Nursing Benefits | | | | |
| Skilled Nursing Facility Care | Plan pays Medicare daily deductible for days 21–100; no coverage beyond 100 days | No charge; 100 days per benefit period in a Medicare-certified facility | No charge; 100 days per benefit period in a Medicare-certified facility | No charge; 100 days per benefit period in a Medicare-certified facility |
| Private Duty Nurses | Not covered | No charge if authorized by a Kaiser Permanente physician | No charge when medically necessary only, per Medicare guidelines | No charge when medically necessary only, per Medicare guidelines |
| Home Healthcare | Plan pays nothing except 20% of the Medicare-approved amount for durable medical equipment only | No charge for Medicare-covered Home Health and no charge for part-time intermittent care if authorized by a Kaiser Permanente physician | No charge for Medicare-covered Home Health. See (1) below for expanded coverage info | No charge when medically necessary only, per Medicare guidelines |
| Hospice Care | 100% of all remaining costs not covered by Medicare | No charge if authorized by a Kaiser Permanente physician | No charge, provided care is in accordance with Medicare guidelines | No charge, provided care is in accordance with Medicare guidelines |
| Emergency Benefits | | | | |
| Inpatient | Plan pays all Medicare inpatient deductibles for approved Medicare days | \$5 copay; waived if admitted | No charge | No charge |
| Outpatient | 20% of Medicare-approved charges | \$5 copay; waived if admitted | \$25 copay; waived if admitted | \$50 copay; waived if admitted |
| Ambulance | 20% of Medicare-approved charges | No charge for emergency | No charge | No charge (if medically necessary) |

¹ Kaiser Senior Advantage - Supplemental benefits with meals and transportation, as well as the Silver&Fit Exercise & Healthy Aging program are available. Contact Kaiser at (877) 750-2746.

² SCAN includes expanded coverage for Independent Living Power™ services, which are only available in Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties. Qualifying members are eligible for up to \$650 per month for these additional services:

- No charge for personal care coordination via phone
- No copay for emergency response system
- \$15 copay per visit for alternative caregiver visit to a member's home when his or her regular caregiver is not available
- \$15 copay per visit for adult day care to provide relief for regular caregiver
- No copay for up to five days in a facility when regular caregiver is unavailable
- \$15 copay per visit for transportation escort to medical, dental, optometric or other necessary appointments
- \$15 copay per visit for personal care such as assistance with bathing, dressing, eating, getting in and out of bed, moving about/walking and grooming
- \$15 copay per visit for homemaker services such as light cleaning, grocery shopping, laundry and meal preparation
- No copay for bathroom durable medical equipment
- No copay for home-delivered meals
- No copay for inpatient custodial care up to 5 days in a facility. Medicare will not pay for a stay in a facility if the services received are primarily for those purposes
- SilverSneakers by Tivity Health Fitness Program available at no extra cost

³ UnitedHealthcare's Healthy at Home program includes 28 home-delivered meals, 12 one-way rides to medically-related appointments and pharmacy, and 6 hours of in-home personal care for up to 30 days following discharge from inpatient and skilled nursing facilities. Referral is required. UnitedHealthcare also includes the Renew Active® fitness program (which replaces Silver Sneakers), and PERS.

⁴ Manual manipulation of the spine to correct subluxation that can be demonstrated by X-ray, when the manipulation is prescribed by plan physician and performed by plan provider.

⁵ Copayment for specialty drugs will be prorated if you receive less than a 90-day supply.

⁶ Note: Visit or day limits do not apply to certain mental healthcare described in the evidence of coverage.

Appendix F: Firefighters Local 1014 Medical Plan

The description of the Firefighters Local 1014 Medical Plan is from selected pages of the following website:

<https://www.local1014medical.org/docs/SPD%202019.pdf>

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Medical Benefits at a Glance

The “*Benefits at a Glance*” chart below is an outline of what the **Plan** covers and how costs are shared for covered services. Coverage for services by an **out-of-network** provider is limited to **Reasonable and Customary charges** as determined by Local 1014. For more detailed information about what the **Plan** does and does not cover, refer to the sections of this SPD: **What the Medical Plan Covers** and **What the Medical Plan Does Not Cover**.

| Covered Expense | In-Network | Out-of-Network |
|--|--|--|
| Lifetime plan maximum | Unlimited | |
| Annual deductible | First \$200 of allowable expenses per person; \$600 maximum per family | |
| Coinsurance | Once you meet the annual deductible, the Plan pays 90% and you pay 10% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses . | Once you meet the annual deductible, the Plan pays 70% and you pay 30% of most allowable expenses , up to the annual out-of-pocket limit. Once the annual out-of-pocket limit is reached, the Plan generally pays 100% of allowable expenses . You also remain responsible for all amounts that exceed Reasonable and Customary charges . |
| Annual Out-of-Pocket Limit The combined In-Network and Out-of-Network limit is \$1,500. (Does not include annual deductibles, prescription drug or other copayments , non-covered expenses and amounts that exceed Reasonable and Customary) | \$1,000 per person or family per year (after you pay the deductible) | \$1,500 per person or family per year ¹ (after you pay the deductible). You remain responsible for all amounts that exceed Reasonable and Customary charges after the out-of-pocket limit is met. |

¹ **Allowable expenses** for **out-of-network** services are limited to **Reasonable and Customary charges**, which are defined as the fees and charges customarily accepted as payment for **Medically Necessary** health care services and supplies in a specific geographical area.





| Covered Expense | In-Network | Out-of-Network |
|---|---|---|
| Well-baby care (up to age 2, including immunizations) | 100%; deductible does not apply | 100%; deductible does not apply ¹ |
| Immunizations (age 2 and older) | 100%; deductible does not apply | 100%; deductible does not apply ¹ |
| Wellness benefit (age 2 and older) | 100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply | 100%; annual preventive exam and screenings, including “fit for life” exam, and immunizations; deductible does not apply ¹ |
| Cancer screenings | 100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply | 100% for Pap smear, mammogram, PSA test and colonoscopy covered according to American Cancer Society guidelines; deductible does not apply ¹ |
| Accidents | 100% of allowable expenses for the first \$5,000 incurred within 180 days of the accident ¹ (deductible and emergency room copay do not apply) | |
| Ambulance | 90% after deductible ¹ | |
| Doctor’s office visits | 90% after deductible | 70% after deductible ¹ |
| Emergency room | 90% after deductible and \$50 copay per visit (copay waived in certain circumstances) | 70% after deductible ¹ and \$50 copay per visit (copay waived in certain circumstances) |
| Hospital care (Providers must request pre-authorization from Anthem Blue Cross) | 90% after deductible | 70% after deductible ¹ |
| Maternity (No pre-authorization required for uncomplicated obstetrical care) | 90% after deductible | 70% after deductible ¹ |

¹ Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.

Photo by Dave Mills





| Covered Expense | In-Network | Out-of-Network |
|---|---|--|
| Surgery [Providers must request pre-authorization from Anthem Blue Cross for all <i>inpatient</i> surgery and any outpatient procedure that might be considered experimental, investigational or cosmetic. Organ and tissue transplants, and weight loss surgery are covered only when performed at an Anthem Blue Cross Center of Expertise (COE)]. | 90% after deductible | 70% after deductible ¹ |
| X-rays and lab tests (excludes periodic preventive exams) | 90% after deductible | 70% after deductible ¹ |
| Mental health/substance abuse care | | |
| • Outpatient care (All day or partial day treatment requires pre-authorization from Anthem Blue Cross) | 90% after deductible | 70% after deductible ¹ |
| • Inpatient care (All <i>inpatient care</i> requires pre-authorization from Anthem Blue Cross) | 90% after deductible | 70% after deductible ¹ |
| Acupuncture | 90% after deductible (up to 30 visits per year) | 70% after deductible (up to 30 visits per year) |
| Chiropractic care | 90% after deductible (up to 30 visits per year) | 70% after deductible (up to 30 visits per year) |
| Physical therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 30 visits per year) | 70% after deductible (up to 30 visits per year) ¹ |

¹ **Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.**

Photo by Juan Guerra





| Covered Expense | In-Network | Out-of-Network |
|---|--|---|
| Occupational therapy (Requires referral by a <i>physician</i> ; additional visits require prior approval by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 12 visits per year) | 70% after deductible (up to 12 visits per year) ¹ |
| Home health care (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 100 visits per year) ¹ | |
| Hospice care (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible ¹ | |
| Extended care facility (Providers must request pre-authorization from Anthem Blue Cross) | 90% after deductible (up to 70 days per occurrence) ¹ | |
| Transitional nursing benefit (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible (up to 400 hours per lifetime) | 70% after deductible (up to \$100 per hour; up to 400 hours per lifetime) ¹ |
| Diabetes self care (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible | 70% after deductible ¹ |
| Infertility (includes only diagnostic tests and office visits to determine the existence and underlying cause of <i>Infertility</i>) | 90% after deductible (benefit limited to \$3,000 per lifetime) | 70% after deductible (benefit limited to \$3,000 per lifetime) ¹ |
| Intrauterine Insemination (IUI) (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 90% after deductible (benefit limited to \$10,000 per lifetime) | 70% after deductible (benefit limited to \$10,000 per lifetime) ¹ |
| Intrauterine Insemination (IUI) Pharmacy (Requires pre-authorization by Local 1014's Patient Care Coordinator) | 100% (benefit limited to \$10,000 per lifetime) | |
| Temporomandibular Joint (TMJ) Disorders | 90% after deductible (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment) | 70% after deductible ¹ (benefit for non-surgical treatment limited to \$4,000 per lifetime; this limit does not apply to surgical treatment) |
| Refractive eye surgery (e.g., radial keratotomy, LASIK) | 90% after deductible (benefit limited to \$1,500 per eye, \$3,000 per lifetime) | 70% after deductible ¹ (benefit limited to \$1,500 per eye, \$3,000 per lifetime) |
| Medical weight loss program | 90% after deductible | 70% after deductible ¹ |
| Shoe orthotics | 90% after deductible (benefit limited to \$4,000 per lifetime) | 70% after deductible ¹ (benefit limited to 4,000 per lifetime) |
| LiveHealth Online® | 100% after \$15 <i>copayment</i> | Not covered |
| Preventive Body Scan | 100% for one scan of the torso region by BSI Scan (not affiliated with Anthem Blue Cross). Repeat preventive body scans are covered no more frequently than once every two years; deductible does not apply | Not covered |

¹ **Allowable expenses for out-of-network services are limited to Reasonable and Customary charges, which are defined as the fees and charges customarily accepted as payment for Medically Necessary health care services and supplies in a specific geographical area.**

Appendix G: Dental and Vision Plan Description

The dental and vision plan description is from the following area of the LACERA website:

https://www.lacera.com/sites/default/files/assets/documents/rhc/rhc_forms_pub/brochure_rate_tables/Dental_Vision_Chart_2022.pdf

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Effective July 1, 2022

DENTAL PLAN

| | Cigna Indemnity Dental | Cigna Dental HMO |
|---|-----------------------------------|-----------------------------|
| Individual annual deductible | \$25 | None |
| Family annual deductible | \$50 | None |
| Individual annual maximum benefit | \$1,500 | Unlimited |
| Exams & Cleanings: | | |
| Two exams and cleanings per year, not subject to the plan deductible | 20% | \$0** |
| Additional two cleanings are subject to the plan deductible/co-pay | 20%* | \$45** |
| Amalgam – 1 surface, permanent | 20%* | \$0** |
| Amalgam – 2 surface, permanent | 20%* | \$0** |
| Amalgam – 3 surface, permanent | 20%* | \$0** |
| Amalgam – 4 surface, permanent | 20%* | \$0** |
| Resin or composite – anterior | 20%* | \$0** |
| Anterior root canal – permanent | 20%* | \$10** |
| Scaling/root planing – per quad | 20%* | \$35** |
| Simple extraction | 20%* | \$10** |
| Surgical extraction | 20%* | \$15 – \$50** |
| Crown – porcelain to high noble metal | 20%* | \$220** |
| Crown – stainless steel | 20%* | \$10** |
| Post – prefab or crown buildup | 20%* | \$40/\$55/\$65** |
| Orthodontic therapy – child | Not covered | \$2,240** |
| Orthodontic therapy – adult | Not covered | \$2,840** |
| <p>* Cigna network dentists are reimbursed according to a Fee Schedule or Discount Schedule. For non-network dentist, plan will reimburse according to the Maximum Reimbursable Charge for the procedure, in the geographic area. The dentist may balance bill up to their usual fees. Procedure with high noble metal are covered at 50%. Services are subject to the plan deductible and plan maximum.</p> <p>** Member pays this amount, plus additional charges specified in the plan brochure. For post/crown buildup work, the copay amounts apply to different steps in the procedure.</p> | | |

VISION PLAN

| Benefit | In-Network Benefits | Out-of-Network Benefits |
|---|--|-----------------------------|
| Spectacle exam*** (Once every 12 months) | \$20 copay; then covered in full. For contact lens fitting and professional services, member pays additional charges | \$25 reimbursement maximum |
| Lenses (Once every 12 months) | | |
| ■ Single vision | \$40 copay; then covered in full | \$35 reimbursement maximum |
| ■ Bifocal | \$40 copay; then covered in full | \$45 reimbursement maximum |
| ■ Trifocal | \$40 copay; then covered in full | \$70 reimbursement maximum |
| ■ Lenticular | \$40 copay; then covered in full | \$130 reimbursement maximum |
| ■ Progressive | \$40 copay; then up to \$70 allowance | \$70 reimbursement maximum |
| Frames (Once every 24 months) | \$50 allowance | \$35 reimbursement maximum |
| Contact lenses (one pair or single purchase up to allowed amount with one lifetime maximum) | | |
| ■ Hard lenses | \$180 allowance | \$150 reimbursement maximum |
| ■ Soft lenses | \$230 allowance | \$225 reimbursement maximum |
| *** Spectacle exam includes routine exam, including dilation and refraction. | | |

Appendix H: Medicare Part B Reimbursement Plan Description

The Medicare Part B reimbursement plan description is from the following area of the LACERA website:

<https://www.lacera.com/program-basics/parts-and-b>

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Medicare Parts A and B

Program Basics

Healthcare Eligibility

Paying for Coverage

Manage Your Enrollment

Medicare

Eligibility and Enrollment

▶ Parts A and B

Premium Reimbursement

Part D Solicitations

COBRA

Healthcare Resources

Healthcare Legislation

Part A: Hospital Coverage, Cost, and Eligibility

Medicare Part A is hospital insurance. It covers inpatient hospital care and surgery as well as skilled nursing facility, hospice, and home healthcare.

Medicare Part A is free to any person age 65 or older who is either:

- Eligible to receive a monthly Social Security benefit, or
- Eligible based on wages in which sufficient Medicare payroll taxes were paid.

You automatically apply for Medicare Part A when you apply for Social Security benefits. Your spouse may also qualify for Part A coverage at age 65, based on your eligibility for Social Security. If you are not eligible for free Part A coverage, you may purchase it.

For those not eligible for free coverage, the 2023 Medicare Part A premium amount is \$506 per month, depending on credits. See current income limits and premium amounts on the Medicare website.

Medicare Part A is free to any person under age 65 who is disabled and has either:

- Received Social Security disability benefits for 24 months as a worker, surviving spouse, or adult child of a retired, disabled, or deceased worker; or
- Accumulated a sufficient number of Social Security credits to be insured for Medicare and meets the requirements of the Social Security disability program.

For questions about eligibility for enrollment in Medicare Part A, [contact Social Security](#) directly.

Part B: Healthcare Coverage and Premium Structure

Part B Supplemental Medicare Insurance covers physician, lab, testing, and other costs. When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B unless you decline it. This rule applies to people age 65 or older and to those who are disabled under age 65.

If you pay a premium for Plan A, you must enroll in Part B if you also desire that coverage. Part B coverage is ordinarily deducted from your Social Security benefit.

The standard Medicare Part B monthly premium amount for 2023 is \$164.90.

If you select a LACERA-administered Medicare plan, the County may reimburse you for the Part B premium amount. This [reimbursement program](#) is subject to annual review by the Board of Supervisors.

If your modified adjusted gross income (MAGI) as reported on your IRS tax return from the previous two years is above a certain amount, you'll pay the standard premium amount plus an income-related monthly adjustment amount (IRMAA), an extra charge added to your premium. See a chart with [current income limits and premium amounts](#) on the Medicare website to see if you are subject to an IRMAA, or [contact Social Security](#) for more information.

Combination Coverage

If you are currently enrolled in Medicare Part A and Part B and your dependent is not, or vice versa, you will need to enroll in corresponding LACERA-administered health plans. See more below.

Medicare Advantage Prescription Drug Plans (MA-PD)

| LACERA-Administered Medicare Plan | Corresponding Non-Medicare Plan |
|---|---------------------------------|
| Cigna-HealthSpring Preferred with Rx (available in Maricopa County and Apache Junction, Pinal County, Arizona only) | Cigna Network Model Plan |
| Kaiser Senior Advantage | Kaiser |
| UnitedHealthcare Medicare Advantage | UnitedHealthcare |
| SCAN Health Plan | NONE |

Medicare Supplement Plan

 Appointment Reservations



LACERA

Los Angeles County Employees
Retirement Association

MEMBER SERVICE CENTER

M-F, 7 a.m.-5 p.m. PT

[Holiday Schedule](#)

300 N. Lake Ave.
Pasadena, CA 91101

[Contact Us](#)

MEMBER SERVICES CALL CENTER

M-F, 7 a.m.-5:30 p.m. PT

800-786-6464

RETIREE HEALTHCARE

800-786-6464

BUSINESS

M-F, 8 a.m.-5 p.m. PT

PO Box 7060
Pasadena, CA 91109-7060

Phone 626-564-6000

Fax 626-564-6155

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Contact Retiree

Healthcare

Operating Hours: M-F, 7
a.m.-5:30 p.m.

Call

Toll-free
800-786-6464

Local
626-564-6132

Email

Secure/Document Upload

[My LACERA](#)

General

healthcare@lacera.com

Fax

General
626-564-6155

Urgent Cases Only
626-564-6799

Mail

LACERA

Attn: Retiree Healthcare
P.O. Box 7060
Pasadena, CA 91109-7060

Mondays and Fridays are
our busiest call days; for
faster service, call us
Tuesday through Thursday.

Appendix I: Historical Information

This section presents historical statistical information on LACERA's membership, liabilities, assets, and costs. There is also a history of changes.

Table I-1: Membership Data

| Valuation Date (July 1) | Membership | | | Payroll (Millions) |
|-------------------------------|------------|-----------------------|---|-----------------------|
| | Actives | Vested Terminateds | Retirees and Survivors with Medical | |
| 2006 | 88,581 | 7,450 | 39,078 | \$5,307.2 |
| 2008 | 94,415 | 8,074 | 40,444 | \$6,259.2 |
| 2010 | 94,343 | 7,917 | 41,786 | \$6,732.7 |
| 2012 | 91,898 | 7,835 | 43,897 | \$6,630.0 |
| 2014 | 92,393 | 8,069 | 45,825 | \$6,764.0 |
| 2016 | 95,295 | 8,207 | 47,903 | \$7,268.6 |
| 2017 | 97,149 | 8,302 | 49,109 | \$7,743.0 |
| 2018 | 98,415 | 8,434 | 50,271 | \$7,880.3 |
| 2019 | 99,128 | 8,593 | 51,499 | \$8,215.4 |
| 2020 | 100,051 | 8,631 | 52,589 | \$8,682.2 |
| 2021 | 99,044 | 8,752 | 53,529 | \$8,981.7 |
| 2022 | 96,490 | 9,222 | 54,795 | \$8,939.4 |

**Table I-2: Liabilities, Assets, and Costs
 (All Dollar Amounts in Millions)**

| Valuation Year | Actuarial Accrued Liability | Assets | Unfunded Actuarial Accrued Liability | ARC/ADC ¹ | Funded Ratio | ARC/ADC as a % of Pay |
|----------------|-----------------------------------|------------|---|----------------------|-----------------|--------------------------|
| 2006 | \$ 21,215.8 | \$ - | \$ 21,215.8 | \$ 1,630.7 | 0.00% | 30.73% |
| 2008 | \$ 21,863.6 | \$ - | \$ 21,863.6 | \$ 1,737.0 | 0.00% | 27.75% |
| 2010 | \$ 24,031.0 | \$ - | \$ 24,031.0 | \$ 1,938.4 | 0.00% | 28.79% |
| 2012 | \$ 26,952.7 | \$ - | \$ 26,952.7 | \$ 2,126.1 | 0.00% | 32.07% |
| 2014 | \$ 28,546.6 | \$ 483.8 | \$ 28,062.8 | \$ 2,152.3 | 1.69% | 31.82% |
| 2016 | \$ 25,912.6 | \$ 560.8 | \$ 25,351.8 | \$ 1,964.4 | 2.16% | 27.03% |
| 2017 | \$ 26,300.8 | \$ 742.9 | \$ 25,557.9 | \$ 1,979.8 | 2.82% | 25.57% |
| 2018 | \$ 21,066.8 | \$ 941.0 | \$ 20,125.8 | \$ 1,620.2 | 4.47% | 20.56% |
| 2019 | \$ 20,752.6 | \$ 1,238.5 | \$ 19,514.1 | \$ 1,551.0 | 5.97% | 18.87% |
| 2020 | \$ 21,302.7 | \$ 1,492.6 | \$ 19,810.1 | \$ 1,578.6 | 7.01% | 18.18% |
| 2021 | \$ 21,157.4 | \$ 2,306.8 | \$ 18,850.6 | \$ 1,505.1 | 10.90% | 16.76% |
| 2022 | \$ 23,097.8 | \$ 2,394.1 | \$ 20,703.7 | \$ 1,633.4 | 10.37% | 18.27% |

¹ Annual Required Contribution (ARC) through 2017 and Actuarially Determined Contribution (ADC) thereafter.

Table I-3: Change History

| Valuation Year | Investment Return Assumption | | Changes |
|----------------|------------------------------|-------------------|--|
| | Prefunding Agents | Outside Districts | |
| 2006 | 5.00% | 5.00% | Initial OPEB Valuation and Segal actuarial review |
| 2008 | 5.00% | 5.00% | Investigation of Experience Study |
| 2010 | 5.00% | 5.00% | Investigation of Experience Study and Segal actuarial review |
| 2012 | 4.35% | 4.35% | 2013 Investigation of Experience Study |
| 2014 | 3.75% | 3.75% | Initial Valuation with OPEB Trust assets |
| 2016 | 4.50% | 4.50% | Initial Valuation reflecting Tier 2, Investigation of Experience Study and Segal actuarial review |
| 2017 | 4.50% | 4.50% | Beginning of annual valuations |
| 2018 | 6.00% | 3.69% | Initial agent Valuation, 2018 Investigation of Experience Study and Cavanaugh Macdonald actuarial review |
| 2019 | 6.00% | 3.69% | ACA Excise Tax and Health Insurer Fee repealed |
| 2020 | 6.00% | 2.30% | 2020 Investigation of Experience Study and Cavanaugh Macdonald actuarial review |
| 2021 | 6.00% | 2.30% | There were no changes in this valuation year |
| 2022 | 6.00% | 2.30% | There were no changes in this valuation year |